CONTENTS

January 2006.....1

The California Insurance Department's Settlement with UnumProvident Relating to Disability Insurance Claims Practices

An Angry Book about UnumProvident's Disability Insurance Claims Practices

February/March 2006.....13

Aftermath of the California/UnumProvident Settlement Relating to Disability Income Insurance Claims Practices

The Disability Insurance Industry's Attack on California's Consumer Protection Initiative (by Mark D. DeBofsky)

Spitzer, Greenberg, and The Starr Foundation

More on the Federal Income Taxation of Waiver-of-Premium Disability Benefits

An Update to Our September 2005 Special Ratings Issue

Hurricane Katrina and the *National Geographic*

April 2006.....33

The Background, Nature, and Causes of the Financial Crisis at The American College

May 2006.....41

Criminal and Civil Charges against Individuals Associated with a Discredited AIG/Gen Re Transaction, and Related Developments

Undervaluation of Life Insurance Protection and a Resulting Improper Reduction in the Tax Revenue of the United States Government

My Letter to the IRS about the Taxation of Waiver-of-Premium Disability Benefits

June 2006.....53

The Growing Speculation in Human Lives through the Secondary Market for Life Insurance Policies

A Letter from a UnumProvident Claimant

July 2006.....65

Hartford's Settlement of the New York and Connecticut Complaints about Secret Commissions on Terminal and Maturity Funding Annuities

The Ill-Advised ACLI Proposal for an Excise Tax on Speculator-Initiated Life Insurance Transactions

Executives' Compensation in 2005

August 2006.....89

Life Insurance Companies Should Take Over the Secondary Market for Their Policies

UnitedHealth Group and the Scandal Surrounding Stock Options

Insurance Companies' Risk-Based Capital Ratios

Insurance Companies' Usage of Surplus Notes

September 2006 (Special Ratings Issue).....105

Financial Strength of Insurance Companies

Suggested Life-Health Companies

Ratings of Life-Health Companies

Ratings of Property-Liability Companies

Watch List of Life-Health Companies

Descriptions of Rating Categories

Distributions of Life-Health Ratings

October 2006.....137

An Update on Northwestern Mutual's Lawsuit against PPSI/Stinnett

Disclosure of Executive Compensation Moves Front and Center—Except among State Insurance Regulators

A Report on Freedom of Information Acts

November/December 2006.....145

James C. Hickman

Amended Criminal Charges over an AIG/Gen Re Transaction and Amended Civil Charges against Greenberg/Smith

DOJ, SEC, and State Insurance Regulatory Actions against Abusive Practices Directed at Military Personnel

The NAIC Campaign to Create a Monopoly in the Distribution of Insurance Company Financial Statements

Oregon's 1996 Repeal of the Gag Rule on Risk-Based Capital Data

Comdex and the Use of Numbers to Summarize the Ratings of Insurance Companies

January/February 2007 169

A Blistering Report about the Stock Options Scandal at UnitedHealth

The Stock Options Scandal at HCC

Spitzer, Coventry, and the Secondary Market for Life Insurance Policies

A Surprising Arbitration Award in the Dispute between Robert O'Connell and Massachusetts Mutual

New York/California Settlements with UnumProvident Relating to Undisclosed Compensation Paid to Brokers

New Hampshire, New York, and NASD Settlements with ING

March/April 2007 201

Mark S. Dorfman and Christopher E. DiPasquale

A Summary of Eliot Spitzer's Insurance Investigation

Three State Attorneys General Enforce Agreements with Insurers to Stop Paying Contingent Compensation

The DiPasquale Disability Case

The Surplus Note Catastrophe at Atlantic Mutual

The New York Times Features Spinlife and the Secondary Market for Life Insurance Policies

More on Life Insurance Policy Buyout Programs

The Minnesota Complaint against Allianz Life for Selling Unsuitable Deferred Annuities to Seniors

An Added Dimension of the National Stock Options Scandal

A Setback for Massachusetts Mutual in Its Bitter Dispute with Robert O'Connell

A Book about "Hank" Greenberg and AIG

May 2007 221

Fake Reinsurance Obtained by MBIA

Fake Insurance Promoted by AIG

Enron-Style Entities Promoted by AIG

Fake Reinsurance Obtained by RenRe

Unacceptable Surplus Promoted by Citibank

June 2007 233

The Proposed Class Action Settlement of Conseco's Assault on Universal Life Policyholders

Metropolitan Life's Flawed Attempt to Take Over TIAA's Obligations Relating to Long-Term Care Insurance Policies

July 2007 249

A Landmark Decision about the Secondary Market for Life Insurance Policies

Executives' Compensation in 2006

August 2007 265

The Expanding Crackdown on Deception in the Sale of Unsuitable Annuities to Seniors

Insurance Companies' Risk-Based Capital Ratios

Insurance Companies' Usage of Surplus Notes

A Major Development in New York Relating to Disclosure of Executive Compensation

September 2007 (Special Ratings Issue) 281

Financial Strength of Insurance Companies

Suggested Life-Health Companies

Ratings of Life-Health Companies

Ratings of Property-Liability Companies

Watch List of Life-Health Companies

Descriptions of Rating Categories

Distributions of Life-Health Ratings

October 2007 313

The New York Insurance Department Changes Its Position on Compensation Disclosure

A Novel about Viatical Transactions

The Mounting Legal Problems at Life Partners

November 2007 321

A Critical Report by Three Securities Regulatory Organizations about "Free Lunch" Seminars that Target Seniors

Observations on Reports Filed in Texas by Coventry First and Life Partners

New York Life's "Access Plus" Program

Corrections in Our Executive Compensation Tabulations for 2006

December 2007 329

The Minnesota/Allianz Settlement about Sales of Unsuitable Deferred Annuities to Seniors

The New York Insurance Department's Procedure in the Promulgation of Regulations

Recent Developments in New York and Florida Relating to Coventry and the Secondary Market for Life Insurance Policies

Commission Differentials in Deferred Annuities (by Vincent P. Gallagher)

Index 337

The Author 372

INDEX

Editor's note: The text covered by this index consists of 336 numbered pages (including appendixes) in the issues dated from January 2006 through December 2007. The page numbers in boldface type identify major references to a subject, such as an article or a major section of an article. If an item is mentioned more than once in an article, usually no extra indication is made in this index, even if the additional mention is on a subsequent page of the same article. Also, if an item is mentioned more than once on a page, no extra indication is made in this index, even if the additional mention is in a subsequent article.

A

5 Star Life Ins. Co., 112, 288

21st Century Ins. Group, 79, 99, 128, 275, 303

60 Minutes, 149

A. M. Best Co., **24**, 95, 97, **106**, 156, 174, 175, 210, 245, 272, **282**

AAA Life Ins. Co., 112, 132, 288, 308

AARP. *See* American Association of Retired Persons

Abbinante, Christopher, 83, 261

Aberson, Kathryn, 85

Abraham, Janice M., 85

Abram, J. Adam, 258

Abundant Endowment Program, 62

ACA Assurance, 29

ACA Capital Holdings, Inc., 257

ACA Financial Guaranty Corp., 82, 260

ACA Ins. Co., 29, 112, 288

Acacia Life Ins. Co., 111, 112, 287, 288

Academic Health Professionals Ins. Association, 99, 103, 275, 279

Academy Life Ins. Co., 149

Acadian Life Ins. Co., 112, 132, 288, 308

Accelerated death benefits, 91, 213

Access Dental Plan, 112, 288

Access Ins. Co., 103, 279

Access Plus, **327**

Accident Fund Ins. Co. of America, 128, 275, 303

Accounting Practices and Procedures Manual, 225

ACE American Ins. Co., 29, 99, 103, 128, 275, 279, 303

ACE American Reinsurance Co., 99

ACE Ins. Co. (PR), 99, 275

ACE Life Ins. Co., 112, 288

ACE, Ltd., 79, 82, 203, 206, 254, 257, 260

ACE Property & Casualty Ins. Co., 29, 99, 103, 128, 275, 279, 303

Ackerman, Susan, 88

ACLI. *See* American Council of Life Insurers

Acordia, Inc., 204, 206

Acselrod, David, 245

ACSTAR Ins. Co., 82

ACUITY Group, 82, 99, 128, 260, 275, 303

Adair, William C., Jr., 79

Adamo, Victor T., 81, 85, 259, 262

Adams, Michael, 83

Adams, Thomas, 85

Addesso, Domenic, 82

Addison, John, 83, 260

Adee, Marc J., 83, 261

Adimari, John N., 84, 262

Adirondack Ins. Exchange, 279

Administrative Procedure Act (CA), 15

Admiral Ins. Co., 99, 128, 275, 303

Adolf, Maureen E., 88

Advance Ins. Co. (AZ), 29

Advance Ins. Co. of Kansas, 29, 112, 288

Advance Sales Reference Service, 22

Advanta Life Ins. Co., 112, 288

Advantage Health Solutions, 112, 132, 288, 308

Advocate, MD Ins. of the Southwest, Inc., 279

Aegon USA Group, 69, 82, 87, 260, 263

AequiCap Ins. Co., 275

Aetna Dental of California, Inc. (CA), 112, 288

Aetna Dental, Inc. (NJ), 112, 288

Aetna Dental, Inc. (TX), 112, 288

Aetna Health, Inc. (AZ), 112, 288

Aetna Health, Inc. (CO), 112, 288

Aetna Health, Inc. (CT), 112, 288

Aetna Health, Inc. (DE), 112, 288

Aetna Health, Inc. (FL), 112, 288

Aetna Health, Inc. (GA), 112, 288

Aetna Health, Inc. (MA), 112, 288

Aetna Health, Inc. (MD), 112, 288

Aetna Health, Inc. (ME), 112, 288

Aetna Health, Inc. (MI), 112, 288

Aetna Health, Inc. (MO), 112, 288

Aetna Health, Inc. (NH), 112, 288

Aetna Health, Inc. (NJ), 112, 288

Aetna Health, Inc. (NY), 112, 288

Aetna Health, Inc. (OH), 112, 288

Aetna Health, Inc. (OK), 112, 288

Aetna Health, Inc. (PA), 112, 288

Aetna Health, Inc. (TN), 112, 288

Aetna Health, Inc. (TX), 112, 288

Aetna Health, Inc. (WA), 112, 288

Aetna Health of California, Inc., 112, 288

Aetna Health of the Carolinas, Inc., 112, 288

Aetna Health of Illinois, Inc., 112, 288

Aetna Health Ins. Co. of New York, 112, 288

Aetna Health & Life Ins. Co., 112, 288

Aetna, Inc., 71, 79, 82, 87, 253, 257, 260, 263

Aetna Ins. Co. of Connecticut, 112, 288

Aetna Life Ins. & Annuity Co., 197

Aetna Life Ins. Co., 29, 98, 111, 112, 274, 287, 288

Affiliated FM Ins. Co., 128, 275, 303

Affirmative consent. *See* Positive consent

Affirmative Ins. Co. (IL), 128, 303

Affirmative Ins. Holdings, Inc., 79, 82, 257, 260

AF&L Ins. Co., 98, 112, 132, 274, 288, 308

AFLAC, Inc., 71, 79, 82, 257, 260

AGC Life Ins. Co., 98, 103, 112, 274, 279, 288

AGL Life Assurance Co., 112, 288

Agri General Ins. Co., 128, 303

AHIP. *See* America's Health Insurance Plans

Ahn, Stephen, 85, 262

AIG Annuity Ins. Co., 98, 111, 112, 266, 274, 287, 288

AIG Assurance Canada, 112, 288

AIG Casualty Co., 275, 303

AIG Centennial Ins. Co., 128, 303

AIG Financial Products Corp., 230

AIG Global Investment Corp. (Ireland), 162

AIG Life Ins. Co., 98, 111, 112, 274, 287, 288

AIG Life Ins. Co. of Canada, 111, 112, 287, 288

AIG Life Ins. Co. of Puerto Rico, 111, 112, 287, 288

AIG Premier Ins. Co., 128, 303

Copyright © 2008 Insurance Forum, Inc.

AIG SunAmerica Life Assurance Co., 98, 111, 112, 274, 287, 288, 323

AIU Ins. Co., 99, 128, 275, 303

Akers, Michael J., 87, 260, 263

Akey, Larry, 5

Alabama Reassurance Co., 112, 288

Alabama Securities Commission, 322

Alamance Ins. Co., 82, 260

Alaska Vision Services, Inc., 29, 112, 288

Albano, John J., 263

Albert, Howard, 82, 260

Alea North America Ins. Co., 82, 103

Alexander, Jacob, 170

Alfa Alliance Ins. Corp., 279

Alfa General Ins. Corp., 128, 303

Alfa Ins. Corp., 82, 128, 257, 260, 303

Alfa Life Ins. Corp., 111, 112, 287, 288

Alfa Mutual Fire Ins. Co., 99, 275

Alfa Mutual Ins. Co., 99, 275

Alfano, Susan A., 84, 87

Alfonso, Ricardo M., 88

Allain, Rodney R., 85, 88

Alleghany Corp., 79, 257, 260

Allegheny Casualty Co., 99, 275

Allegheny Health, Education & Research Foundation, 221

Allegiant Ins. Co., Inc., a RRG, 99

Alliance for Community Health, 112, 132, 288, 308

Alliance Health & Life Ins. Co., 112, 132, 288

Alliance Mutual Ins. Co., 103, 279

Alliance National Ins. Co., 275

Alliant Health Plans, Inc., 112, 132, 288, 308

Allianz AG, 216

Allianz Global Risks US Ins. Co., 99, 275

Allianz Ins. Group, 82, 260

Allianz Life Ins. Co. of New York, 29, 111, 112, 287, 288

Allianz Life Ins. Co. of North America, 30, 98, 111, 112, **216**, 266, 274, 287, 288, 323, **329**

Allianz SE, 329

Allied World Assurance Co. Holdings, 257

Allied World Assurance Co. (US), Inc., 99, 275

Allison, Herbert M., Jr., 85, 88, 262, 264

Allmerica Financial Life Ins. & Annuity Co., 30, 112

Allocco, Andrew, 82, 87, 263

AllSettled Group, Inc., 176

Allstate Corp., 71, 79, 82, 87, 253, 257, 260, 263

Allstate County Mutual Ins. Co., 103, 279

Allstate Floridian Ins. Co., 103, 128, 279, 303

Allstate Ins. Co., 30, 99, 128, 275, 303

Allstate Life Ins. Co., 30, 98, 111, 112, 274, 287, 288

Allstate Life Ins. Co. of New York, 30, 111, 112, 287, 288

Allstate New Jersey Ins. Co., 99, 128, 275, 303

Allstate Texas Lloyd's, 103, 279

Aloha Care, 112, 132, 288

Altius Health Plans, 30, 112, 132, 288

Altstadt, Manfred, 84, 88

Amalgamated Life Ins. Co., 112, 288

Ambac Financial Group, Inc., 79, 82, 257, 260, 303

Ambridge, Trevor J., 80

AmCOMP Assurance Corp., 103, 279

AmCOMP, Inc., 79

AmCOMP Preferred Ins. Co., 103, 279

Amedex Ins. Co., 112, 288

American Access Casualty Co., 99, 275

American Agricultural Ins. Co., 30, 103, 128, 279, 303

American Alternative Ins. Corp., 103, 279

American-Amicable Life Ins. Co. of Texas, 112, **149**, 288

American Arbitration Association, 189

American Association of Retired Persons, 323

American Bankers Ins. Co. of Florida, 128, 303

American Bankers Life Assurance Co. of Florida, 112, 288

American Business & Personal Ins. Mutual, Inc. 103, 280

American Capital Assurance Co., 280

American Capitol Ins. Co., 112, 132, 288, 308

American Centurion Life Assurance Co., 111, 113

American Century Casualty Co., 82, 260

American Century Life Ins. Co., 288, 308

American College, The, **33**, 69

American College Endowment Foundation, The, 35

American Community Mutual Ins. Co., 103, 113, 132, 279, 288, 308

American Contractors Indemnity Co., 175

American Contractors Ins. Co. RRG, 82, 260

American Council of Life Insurers, 15, 16, 67, 151, 178, 212

American Creditors Life Ins. Co., 113, 288

American Economy Ins. Co., 99, 128, 275, 303

American Enterprise Life Ins. Co., 98, 111, 113

American Equity Investment Life Holding Co., 82, 87, 269

American Equity Investment Life Ins. Co., 98, 103, 113, 266, 274, 279, 288, 332

American Equity Investment Life Ins. Co. of New York, 288

American Exchange Life Ins. Co., 103, 113, 132, 279, 288, 308

American Family Ins. Group, 82, 260

American Family Legal Plan, 268

American Family Life Assurance Co. of Columbus, 98, 111, 113, 274, 287, 289

American Family Life Assurance Co. of New York, 111, 113, 287, 289

American Family Life Ins. Co., 111, 113, 236, 287, 289

American Family Mutual Ins. Co., 99, 128, 275, 303

American Family Prepaid Legal Corp., 268

American Federated Life Ins. Co., 113, 132, 289

American Fidelity Assurance Co., 69, 82, 113, 260, 289

American Fidelity Life Ins. Co., 113, 289

American Financial Group, Inc., 79, 82, 87, 257, 260, 263

American Financial Security Life Ins. Co., 113, 132

American Financial Services, 167

American Forest & Paper Association, 66

American Founders Life Ins. Co., 30

American General Assurance Co., 113, 289

American General Life & Accident Ins. Co., 24, 98, 111, 113, 274, 287, 289

American General Life Ins. Co., 24, 58, 69, 98, 111, 113, 215, 269, 274, 287, 289, 323

American Health & Life Ins. Co., 98, 113, 274, 289

American Healthcare Indemnity Co., 82

American Heartland Ins. Co., 99, 103, 275, 280

American Heritage Life Ins. Co., 111, 113, 287, 289

American Home Assurance Co., 99, 128, 275, 303

American Home Life Ins. Co. (KS), 113, 132, 289, 308

American Income Life Ins Co., 111, 113, 287, 289

American Independent Network Ins. Co. of New York, 113, 132, 289, 308

American Ins. Co. (NE), 99, 128, 275, 303

American International Group, Inc., 19, **41**, 50, 51, 56, 66, 79, 82, 87, **145**, 202, 206, **220**, **227**, **229**, 253, 257, 260, 263

American International Ins. Co., 128, 303

American International Life Assurance Co. of New York, 98, 111, 113, 274, 287, 289

American International Reinsurance Co., 162

American International Specialty Lines Ins. Co., 99, 128, 303

American Interstate Ins. Co., 128, 303

American Investors Life Ins. Co. (AR), 113, 132, 289, 308

American Investors Life Ins. Co., Inc. (KS), 113, 268, 289

American Life & Accident Ins. Co. of Kentucky, 113, 289

American Life & Annuity Co. (AR), 113, 132, 289, 308

Copyright © 2008 Insurance Forum, Inc.

American Life Ins. Co. (DE), 111, 113, 287, 289

American Life Ins. Co. of New York, 30, 113, 132, 164

American Maturity Life Ins. Co., 113, 289

American Mayflower Life Ins. Co. of New York, 111, 113

American Medical & Life Ins. Co., 113, 289

American Medical Security Life Ins. Co., 113, 289

American Memorial Life Ins. Co., 113, 289

American Mercury Ins. Co., 128, 303

American Modern Home Ins. Co., 128, 303

American Modern Ins. Co. of Florida, Inc., 275

American Modern Ins. Group, 82

American Modern Life Ins. Co., 113, 289

American National Ins. Co., 82, 98, 111, 113, 260, 274, 287, 289

American National Life Ins. Co. of Texas, 111, 113, 287, 289

American National Property & Casualty Co., 103, 128, 280, 303

American Network Ins. Co., 113, 132, 289, 308

American Pacific Ins. Co., Inc., 99

American Partners Life Ins. Co., 111, 113

American Phoenix Life & Reassurance Co., 113, 289

American Physicians Capital, Inc., 79, 82, 257

American Pioneer Life Ins. Co., 113, 132, 289, 308

American Progressive Life & Health Ins. Co. of New York, 113, 132, 289, 308

American Public Life Ins. Co., 113, 132, 289, 308

American Republic Ins. Co., 113, 289

American Re-Insurance Co., 30, 82, 99

American Reserve Life Ins. Co., 113, 132, 289, 308

American Risk & Insurance Association, 201

American Safety Casualty Ins. Co., 99, 275

American Safety Indemnity Co., 99

American Security Ins. Co., 128, 303

American Senior Alliance, 268

American Skandia Life Assurance Corp., 111, 113, 270, 287, 289

American Society of Chartered Life Underwriters, 34. *See also* Society of Financial Service Professionals

American States Ins. Co., 99, 128, 275, 303

American Steamship Owners Mutual Protection & Indemnity Association, Inc., 99, 275

American Sterling Ins. Co., 82

American Transit Ins. Co., 99, 128, 275

American Underwriters Life Ins. Co., 113, 132, 289, 308

American United Life Ins. Co., 82, 98, 103, 111, 113, 260, 274, 279, 287, 289

America's Health Choice Medical Plans, Inc., 113, 132, 289, 308

America's Health Insurance Plans, **4**, 13, 16

America's Recommended Mailers, 268

AmeriChoice of New Jersey, Inc., 113, 289

AmeriChoice of New York, Inc., 113, 289

AmeriChoice of Pennsylvania, Inc., 113, 289

Americo Financial Life & Annuity Ins. Co., 113, 289, 323

Americom Life & Annuity Ins. Co., 113, 289

AMERIGROUP Corp., 79, 257

AMERIGROUP Florida, Inc., 113, 132, 289, 308

AMERIGROUP Illinois, Inc., 113, 132, 289, 308

AMERIGROUP Maryland, Inc., 30, 113, 132, 289, 308

AMERIGROUP New Jersey, Inc., 30, 113, 132, 289, 308

AMERIGROUP Texas, Inc., 113, 132, 289, 308

AmeriHealth HMO, Inc., 113, 289, 308

Ameriprise Financial, Inc., 70, 79, 82, 87, 253, 257, 260, 263

Amerisure Mutual Ins. Co., 82, 128, 260, 275, 303

Ameritas Life Ins. Corp., 98, 111, 113, 274, 287, 289

Ameritas Variable Life Ins. Co., 111, 113, 289

AmerUs Group Co., 79, 82, 87

AmerUs Life Ins. Co., 98, 103, 113, 270, 274, 279, 289

Amica Life Ins. Co., 113, 289

Amica Mutual Ins. Co., 82, 99, 128, 260, 275, 303

Amil International of Texas, Inc., 113, 132

Amos, Daniel P., 71, 79, 82, 257, 260

Amos, Paul S., II, 82, 257, 260

Amtrust Financial Services, 257

Anania, Andrea, 263

Ancon Ins. Co., Inc., 113, 289

Andersen, Beth, 87

Anderson, Buist M., 54

Anderson, Carl A., 84, 261

Anderson, David R., 82, 260

Anderson, Glenn A., 80

Anderson, Jacqueline A., 88

Anderson, James M. A., 85, 259

Anderson, Kai Grant Edwin, 83, 260

Anderson & Karrenberg, 239

Anderson on Life Insurance, 54

Anderson, Richard E., 83, 260

Anderson, Richard H., 81, 259

Andrews, Douglas S., 84, 261

Andrews, Lawrence A., 88

Angeli, Ray A., 84

Angelina, Michael E., 80

Annexstad, Albert T., 83, 87, 261, 263

Annual percentage rates, 110, 286

Annuities, 216, **265**, **329**, **336**

Annuity & Life Reassurance America, Inc., 113, 132, 289, 308

Annuity Investors Life Ins. Co., 113, 289

Annuity Service Center, 269

ANPAC Louisiana Ins. Co., 103, 280

Anthem Health Plans of Kentucky, Inc., 113, 287, 289

Anthem Health Plans of Maine, Inc., 113, 287, 289

Anthem Health Plans of New Hampshire, Inc., 113, 287, 289

Anthem Health Plans of Virginia, Inc., 113, 289

Anthem Health Plans, Inc. (CT), 113, 287, 289

Anthem Ins. Cos., Inc., 30, 98, 99, 103, 111, 113, 287, 289

Anthem Life Ins. Co., 113, 289

Antonopoulos, Nikolas, 83, 261

Any occupation clause, 17

Aon Corp., 79, 82, 203, 206, 257, 260

AP Capital Group, 260

Apollo Group, Inc., 39

APR. *See* Annual percentage rates

Arbella Mutual Ins. Co., 103, 128, 280, 303

Arch Capital Group, Ltd., 79, 82, 257, 260

Arch Ins. Co., 99, 275

Arch Reinsurance Co., 99, 275

Arch Specialty Ins. Co., 99, 275

Archibald, Loren, 88

Archimedes, Alex, 86, 259, 263

Argonaut Group, Inc., 79, 82, 257

Argonaut Ins. Co., 99, 128

ARIA. *See* American Risk & Insurance Association

Arkansas Blue Cross & Blue Shield, 30, 113, 289

Arkansas National Life Ins. Co., 113, 132, 289, 308

Armbrust, Helen, 88

Armstrong investigation, 71, 139, 254, 273, 313

Army Times, 149

Arnett HMO, Inc., 30, 114, 132

Aronchick, Joel D., 260

Arth, Lawrence J., 85, 263

Arthur Andersen, LLP, 172

Arthur J. Gallagher & Co., 79, 206, 257

Aschenbrenner, John E., 81, 85, 88, 259, 262, 264

Ashenberg, Wayne, 83

Ashley, William J., 81

Aspen Ins. Holdings, Ltd., 79, 257

Assadi, Mehran, 262, 264

Associated Industries Ins. Co., Inc. 99, 275

Association for Advanced Life Underwriting, 212

Association of California Life & Health Ins. Cos., 15, 16

Association of California Life & Health Ins. Cos. et al. v. Garamendi et al., **15**

Copyright © 2008 Insurance Forum, Inc.

Association D'Hosp (CN), 114

Assumption Mutual Life Ins. Co., 114, 289

Assumption reinsurance, 241. *See also* Policy transfers

Assurant, Inc., 79, 82, 257, 260

Assurant Life of Canada, 114, 289

Assured Guaranty, Ltd., 79, 257, 328

Assurity Life Ins. Co., 114, 279, 289

Assurity Security Group, 82

Astheimer, Kenneth, 80, 84, 258

Asuris Northwest Health, 114, 289

Athens Area Health Plan, 114, 132, 289, 308

Atkinson, David B., 259, 261

Atkinson, Michael K., 52

Atlanta International Ins. Co., 99, 103, 280

Atlanta Life Ins. Co., 114, 289, 308

Atlantic Coast Life Ins. Co., 30, 114, 289

Atlantic Mutual Ins. Co., 99, 104, 206, **209**, 273, 275, 280

Atlantic Southern Ins. Co., 114, 132, 289, 308

Atrium Health Plan, Inc. 114, 132, 289, 308

Atwood, Peter, 87

Aurora National Life Assurance Co., 82, 114, 132, 289, 308

Authorized control level, 95, 271

Auto Club Ins. Association, 100, 128, 275, 303

Auto Club Life Ins. Co., 114, 132, 289, 308

Auto-Owners Ins. Co., 100, 128, 275, 303

Auto-Owners Ins. Group, 82, 260

Auto-Owners Life Ins. Co., 114, 289

Automobile Club Inter-Insurance Exchange, 280

Automobile Club of Southern California Life Ins. Co., 114, 132, 289, 308

Automobile Ins. Co. of Hartford, Connecticut, 128, 303

Avemco Ins. Co., 175

Avera Health Plans, Inc., 114, 132, 289, 308

Avery, James J., Jr., 85, 88, 262, 264

Aviva Life Ins. Co., 30, 82, 114, 260, 263, 289

Aviva Life Ins. Co. of New York, 30, 114, 289

AvMed, Inc., 114, 289

AXA Corporate Solutions Life Reinsurance, 30, 276

AXA Corporate Solutions Reinsurance Co., 100, 104, 114, 279, 280, 289

AXA Equitable Life Ins. Co., 24, 38, **45**, 58, 69, 71, 98, 103, 111, 114, 141, 215, 254, 266, 273, 274, 279, 287, 290, 313. *See also* Equitable Life Assurance Society of the US

AXA Financial Group, 82, 87, 260, 263

AXA Life & Annuity Co., 45, 111, 114, 287, 290

AXA Re Finance SA, 222

AXA SA, 222

AXIS Capital Holdings, Ltd., 79, 82, 257, 260

AXIS Reinsurance Co., 100, 128, 276, 303

AXIS Surplus Ins. Co., 100

Ayer, Ramani, 70, 80, 83, 253, 258, 261, 263

Ayres, Debra A., 263

B

Bachand, Charles J., 261

Bachetti, Louis E., 87

Bacigalupi, Victor J., 81, 85, 259, 262

Badanes, Alan, 262

Bahr, Michael, 260

Baier, John T., 88, 264

Bailenson, Robert A., 79, 82, 260

Baird, Edward P., 88, 264

Baird, Patrick S., 69

Bakalis, Linda, 269

Baker, Rhodes B., 262, 264

Baker, Tracy H., 83, 260

Bal, Rajeev G., 82, 260

Balak, David, 87

Balboa Ins. Co., 30, 128, 276, 303

Balboa Ins. Group, 82, 87, 260, 263

Balboa Life Ins. Co., 114, 290

Balboa Life Ins. Co. of New York, 114, 290

Baldwin, John, 87

Baldwin, Kenneth, 83, 87

Baldwin & Lyons, Inc., 79, 257

Ballard, Eugene G., 81, 259

Baltimore Life Ins. Co., 69, 82, 114, 132, 290

Baltimore Life Underwriters Association, 33

Banas, Richard, 86

Bancroft, Jane, 263

Bancroft, Philip V., 79, 257

Bankers Conseco Life Ins. Co., 290, 308. *See also* Conseco Life Ins. Co. of New York

Bankers Credit Life Ins. Co., 114, 132, 290, 308

Bankers Fidelity Life Ins. Co., 114, 290

Bankers Life & Casualty Co., 98, 114, 132, 274, 290, 308

Bankers Life Ins. Co. (FL), 114, 132, 290, 308

Bankers Life Ins. Co. of Illinois, 98, 274

Bankers Life Ins. Co. of New York, 114, 290

Bankers Life of Louisiana, 114, 290

Bankers Reserve Life Ins. Co. of Wisconsin, 114, 132, 290

Banner Life Ins. Co., 82, 111, 114, 287, 290

Banta, Vivian L., 81, 85, 88, 254, 259, 262, 264

Barakat, Samira, 83

Barasch, Richard A., 81, 86, 259

Barbagallo, John A., 85

Barbieri, Richard C., 82, 260

Barker, Guy V., 83

Barnard, Andrew A., 80, 83, 259, 261

Barnes, Dianne, 87

Barrett, John F., 86, 263

Barrette, Raymond, 259

Bartley, Matthew B., 258

Bartolomei, Carlos, 85

Barton, Laurence, 35

Basch, Saul L., 82

Bascom, Lawrence P., 260

Baskin, Andrew, 87

Baskin, Randall R., 83

Bass, Kristin A., 88

Bates, Robert D., 84, 261

Baucus, Max, 174

Bauer, Alan R., 81, 85, 262

BC Life & Health Ins. Co., 30, 98, 111, 114, 274, 287, 290

BCBSD, Inc., 114, 290

BCG Terminal Funding Co., 66

BCS Life Ins. Co., 114, 290

Beal, Robert W., 13

Beams, Mary, 88, 264

Beatty, Sean, 85

Bebon, Michael T., 84, 261

Becerra, Manuel J., 260

Bechtold, Timothy V., 82, 87, 260, 263

Beck, Deborah A., 84, 88, 262, 264

Beck, Jeffrey, 87

Becker, Randall V., 258

Becker, W. Marston, 258

Beckley, William H., 84, 88, 262, 264

Beemer, Scott, 316

Beer, Albert J., 82

Beerli, Andreas, 85

Begley, Katharine N., 87

Begley, William J., Jr., 81

Behrens, Paul L., 81

Belardi, James R., 82

Bell, Michael W., 79, 258

Beller, Gary, 264

Belth v. New York State Ins. Dept., 319

Benages, James M., 5

Benanav, Gary G., 84, 88

Benchimol, Albert A., 80, 259

Bender, John T., 82

Benecke, William J., 84

Benedict, Meredith, 326

Beneducci, Joseph J., 82, 260

Beneficial Life Ins. Co., 30, 114, 290

Benet, Jay S., 81, 259, 263

Benetton Sportsystem U.S.A., Inc., 66

Benicorp Ins. Co., 114, 274, 290, 308

Benmosche, Robert H., 70, 80, 84, 87, 253, 258, 261, 264

Bennett, Alan M., 79, 82, 87, 254, 257, 260, 263

Benoski, James E., 79, 83, 258, 260

Bensinger, Steven J., 79, 257

Benson, Carey, 86, 263

Benson, James M., 84, 87

Berdan, Robert J., 84, 88, 262, 264

Berg, David, 87

Berger, Kenneth, 86, 263

Copyright © 2008 Insurance Forum, Inc.

Berklee, Kenneth, 87

Berkley Ins. Co., 100, 128, 276, 303

Berkley Regional Ins. Co., 100, 128, 276, 303

Berkley, W. Robert, Jr., 81, 259

Berkley, William R., 70, 81, 253, 259

Berkowitz, Mark C., 260

Berkshire Hathaway, Inc., 41, 61, 82, 260

Berkshire Hathaway Life Ins. Co. of Nebraska, 98, 111, 114, 274, 287, 290

Berkshire Life Ins. Co., 34, 208

Berkshire Life Ins. Co. of America, 114, 290

Berman, Arthur H., 82

Berman, Walter S., 79, 257, 260, 263

Bermel, John, 87

Bertolini, Mark T., 82, 87, 257, 263

Bessette, Andy F., 263

Best, A. M. *See* A. M. Best Co.

Best Life & Health Ins. Co., 114, 290

Best Meridian Ins. Co., 114, 290

Best, Robert O., 81, 259, 263, 264

Best's Insurance Reports, 225

Best's Review, 45

Bet Your Life, **315**

Betadpur, Satish, 88

Better Business Bureau, 323

Bhansali, Jayesh, 264

Bhojwani, Gary C., 82, **329**

Bibliowicz, Jessica M., 80, 258

Bickett, Brent B., 80, 258

Bid rigging, 206, 334

Biderman, Mark C., 80, 258

Bielen, Richard J., 81

Bierbower, Elizabeth, 261

Biggs, Steve, 326

Billis, Leon B., 82, 87, 260, 263

Birmingham Fire Ins. Co. of Pennsylvania, 100, 128

Birn, Stuart R., 82, 260

Bituminous Casualty Corp., 128, 303

Bivona, Frank J., 85, 262

Bixby, Robert P., 80, 258, 261

Black, Elizabeth, 88

Black, Kenneth, Jr., 40

Blackburn, David, 326

Blackman, Mark W., 80

Blades, Judith A., 83

Blair, David T., 80, 258

Blake, David M., 88

Blanco, Paul, 87, 264

Blanks task force, 152

Blaser, Mitchell E., 85

Blatt, G. James, Jr., 220

Blevins, Jennifer L., 82, 87, 260, 263

Blewitt, Stephen J., 263

Blitz, Harvey E., 87, 263

Bloem, James H., 80, 84, 258, 261

Blount, Susan L., 264

Blue Care Network of Michigan, 114, 290

Blue Cross & Blue Shield of Alabama, 30, 114, 290

Blue Cross & Blue Shield of Delaware. *See* BCBSD, Inc.

Blue Cross & Blue Shield of Florida, Inc., 114, 290

Blue Cross & Blue Shield of Georgia, Inc., 30, 111, 114, 287, 290

Blue Cross Blue Shield Healthcare Plan of Georgia, Inc., 30, 111, 114, 287, 290

Blue Cross & Blue Shield of Kansas, Inc., 30, 98, 114, 274, 290

Blue Cross & Blue Shield of Massachusetts, 114

Blue Cross Blue Shield of Michigan, 114, 290

Blue Cross & Blue Shield of Minnesota, 114, 290

Blue Cross & Blue Shield of Mississippi, 114, 290

Blue Cross & Blue Shield of Nebraska, 83, 114, 290

Blue Cross & Blue Shield of North Carolina, 114, 290

Blue Cross & Blue Shield of North Carolina HMO, 30

Blue Cross & Blue Shield of Oregon. *See* Regence Blue-Cross BlueShield of Oregon

Blue Cross & Blue Shield of Rhode Island, 114, 290

Blue Cross & Blue Shield of South Carolina, 114, 290

BlueCross BlueShield of Tennessee, Inc., 30, 114, 290

Blue Cross & Blue Shield of Vermont, 114, 290

Blue Cross Blue Shield of Wisconsin, 114, 290

Blue Cross of California, 30, 111, 114, 287, 290

Blue Cross Life Ins. Co. of Canada, 114, 290

Blue Shield of California Life & Health Ins. Co., 114, 290

Bluebonnet Life Ins. Co., 114, 290

BlueChoice HealthPlan of South Carolina, Inc., 114, 290

Bluegrass Family Health, Inc., 114, 132, 290

Blumenthal, Richard, **65**, 203, **205**

Boal, Gregory D., 79

Bocage, Ronald J., 87

Boccio, Frank M., 88, 264

Bogdan & Faist, 313

Bogdahn, Jay, 326

Boies, David, 148, 220

Bolger, David P., 79, 257

Bolt, Thomas A., 83

Bolton, John R., 87, 260, 263

Bonach, Edward J., 84, 88

Bond insurance, 221

Bonnell, Peter, 269

Bonner, Mary C., 87, 263

Bonnett, Fairbourn, Friedman & Baliant, 239

Bonno, Anthony J., 262

Bonny, Paul A., 81, 82, 259, 260

Booker T. Washington Ins. Co., 114, 132, 290, 308

Boornazian, Brian, 257

Booth, Richard H., 82, 260

Boren, Joseph L., 82, 260

Borg, Joseph P., 322

Boscia, Jon A., 70, 80, 87, 253, 258, 263

Bosman, Ruud H., 83

Boston Mutual Life Ins. Co., 69, 114, 290

Boucher, Mark W., 80

Boudreaux, Gail K., 84, 261

Bounsall, Phillip, 228

Bourhis, Ray, 7, **8**

Bourhis & Wolfson, 7, 8

Bourne, Joel K., Jr., 25

Boushek, Randell L., 263

Bowlby, Jeffrey L., 262

Bowler, Julianne M., 5

Boyden, Brian V., 85, 262

Boyea, Bruce W., 85, 88, 208, 262

Boyko, Gregory A., 83, 87, 261

Boyle, James R., 84, 261

Bradley, Thomas, 86, 263

Bragg, Wayne E., 88

Braly, Angela F., 86, 263

Bramanti, Frank J., 175

Brandin, Jan, 93

Brandin v McGuire et al., 93

Brandon, Joseph P., 82, 260

Brandt, David R., 88

Brase, Michael J., 88, 263

Braun, George H., 263

Braunstein, Joseph, 83, 261

Brausa, Glenn S., 85, 88

Bremer, John M., 84, 88, 262, 264

Brentwood Asset Advisors, 65

Breslin, William J., 86, 263

Brett, Stephen, 83

Brevik, Leonard C., 206

Brewer, Russell B., 83, 261

Brichler, Ronald J., 82

Bridge, James, 87

Bridges, C. Roy, 79

Briggs, Marc R., 262

Briggs, R. Stephen, 81, 85, 88

Brightpoint, Inc., **227**

Brill, Tony G., 81, 85, 259

Bringardner, Jeffrey, 261

Brinling, John J., Jr., 80

Britton, Donald W., 84, 261

Britt, Chess E., 83

Broatch, Robert E., 83, 87, 261, 263

Brocade Communications Systems, Inc., 170

Brodie, Nancy S., 84, 88

Broker's Choice of America, 266

Brokers National Life Assurance Co., 114, 290

Brome, Thomas, 87

Brooke Life Ins. Co., 98, 114, 274, 290

Brooks, Roger K., 79

Bross, Gerald A., 88, 263

Brotherhood Mutual Ins. Co., 280

Brown, Brian S., 40

Brown & Brown, Inc., 79, 257

Brown, David, 264

Brown, David, IV, 148

Copyright © 2008 Insurance Forum, Inc.

Brown, J. Hyatt, 79, 257

Brown, Joseph W., 80, 84, 258, 261

Brown, Randall L., 263

Brown-Stevenson, Tina, 87, 263

Brown, Thomas R., 83

Brown, Willie G., 85, 262

Browne, Michael L., 80, 258

Bruce, Iain, 82

Bruce, Peter W., 84, 88, 262, 264

Brueckner, Stefen F., 84, 261

Brunner, Kim M., 85, 262

Brussard, David F., 81, 259

Bryan, Ann, 87

Bryan, John, 82, 260

Bryce, James P., 80, 258

Bucknall, R. J. S., 81, 259

Budnick, Neil G., 80, 84, 223, 258, 261

Buenrostro, Vincent, 88

Buerger, Alan H., 176, 335

Buerger, Reid S., 176

Buffett, Warren, 43, 61

Builders Ins. (A Mutual Captive Co.), 104, 280

Builders Mutual Ins. Co., 280

Bujak, Denise A., 84

Bullis, Eugene M., 79, 258

Bunker, Jonathon W., 81, 85, 262

Buonocore, Greg, 85

Burchill, Jeff, 83

Burger, Gregory K., 84

Burke, Forrest, 174

Burke, Jack L., 84

Burke, Kevin S., 330

Burke, Richard T., 174

Burke, Sheryl, 87, 263

Burns, Dale, 85

Burns, John J., Jr., 257

Burns, M. Michele, 258

Burns, Patrick A., 84, 88

Bursevich, Gary, 82

Burt, Carol J., 86, 88, 263

Busby, John S., 84

Buselmeier, Bernard J., 83

Bushe, Dennis M., 88, 264

Busher, Thomas G. S., 80, 258

Business Men's Assurance Co. of America, 114

BusinessFirst Ins. Co., 100, 276

Butt, Michael A., 79, 257

Butterworth v. Mississippi Valley Trust Co., 55

Buxton, Sarah L., 83

Buyout programs, **89**, 179, **214**

Byers, John R., 80, 258

Byrne, Corcoran H., 83, 260

Byrne, Kevin R., 87, 263

Byrne, Margaret M., 88

Byrnes, Bruce J., 81, 85

C

C. V. Starr & Co., Inc., 19, 56

Cahill, Dennis, 85

Cain, Gary M., 85, 88

Cain, Peter, 260

California Attorney General, 268

California Capital Group, 167

California Casualty Ins. Co., 83, 260

California Chamber of Commerce, 15, 16

California Court of Appeal, 6

California Earthquake Authority, 128, 303

California Health Plan, 114, 132

California Insurance Code, 11

California Insurance Department, **1**, **13**, **16**, 25, 232, 268, 331

California Physicians' Service, 114, 290

California School Association, 66

California State Automobile Association Inter-Insurance Bureau, 100, 128, 276, 303

California Superior Court, 16

California Supreme Court, 6, 11

Callahan, Kevin R., 257

Callahan, R. Bruce, 80

Callahan, Scott P., 83

Callen, Craig R., 79, 82, 87, 257, 260, 263

Calling and Its College, A, 33

Camacho, Philip B., 79, 82, 257, 260

Cambridge Life Ins. Co., 114, 290, 308

Cameron, William M., 69, 82, 260

CAMICO Mutual Ins. Co., 83

Camp Pendleton, 151

Campanelli, Michael, 56, 64

Campbell, Eric B., 88, 262, 264

Campbell, Judith E., 88, 264

Campbell, Stuart K., 86

Campbell, Todd M., 261

Canada Life Assurance Co., 34, 111, 114, 287, 290

Canada Life Assurance Co. US, 114, 290

Canada Life Ins. Co. of America, 111, 114, 287, 290

Canadian Premier Life Ins. Co., 114, 290

Canal Ins. Co., 100, 128, 276, 303

Canassurance D'Assur (CN), 114

Canassurance Hospital Service Association, 290

Canassurance Ins. Co., 290

Cantou, Joseph A., 323

Cantwell, Vincent, 161

Capco Reinsurance Co., Ltd., 50, 52, 162

Cape Health Plan, Inc., 114, 132, 290, 308

Capital Care, Inc., 132

Capital District Physicians' Health Plan, Inc., 114, 290

Capital Health Plan, Inc., 114, 290

Capital Reserve Life Ins. Co., 290, 308

CapitalCare, Inc., 114, 290, 308

Capitol Life Ins. Co., 114, 132, 274, 290, 308

Capitol Preferred Ins. Co., 104, 280

Carbone, Richard J., 85, 88, 259, 262, 264

Card, Larry J., 84, 262

Cardif Life Ins. Co., 290, 308

Cardin, Mary, 87

Care 1st Health Plan, Inc., 30, 114, 132, 290, 308

Care Choices HMO (MI), 114, 290

Care West Ins. Co., 276

CareAmerica Life Ins. Co., 114, 290

CareFirst BlueChoice, Inc., 114, 290

CareFirst of Maryland, Inc., 114, 290

Carelink Health Plans, Inc., 115, 290

CareMore Health Plan, 290, 308

CarePlus Health Plans, Inc., 115, 290

CareSource, 290, 308

Caribbean American Life Assurance Co., 115, 290

Cariten Health Plan, Inc., 30, 115, 132, 290, 308

Cariten Ins. Co., 290

Carlsen, Steven W., 80

Carlson, Brian K., 85, 262

Carlson, James G., 257

Carlson, Wendy, 82, 87

Carmer, Chester C., 261

Carmichael, Dan R., 80, 84, 259, 262

Carmichael, David R., 84, 262

Carmilani, Scott A., 257

Carnahan, Donald G., 263

Carnahan, Jerry J., 86

Carnase, Andrew C., 86, 259

Carnegie Corp., 34

Carolina Care Plan, Inc., 115, 132, 290, 308

Carolina Casualty Ins. Co., 128, 303

Carr, Kurt, 326

Carson, Craig L., 82, 87, 260, 263

Carstensen, Hans, III, 82, 260

Carter, John L., 258

Carter, Robert R., 80, 258

Casazza, William, 87

Casbon, John N., 83

Case, Gregory C., 79, 257

Cash, Michael W., 232

Caspersen, Curtis A., 83, 261

Cassato, Robert, 84

Cassatt Risk Retention Group, 100, 276

Cassidy, Donald T., 326

Cassidy, Edward W., 88

Castellani, David J., 88, 262, 264

Castellani, Frederick C., 84, 87, 261, 264

Castello v. Allianz Life, 270

Catalfo, Charlotte I., 88

Caterpillar Ins. Co., 276

Caterpillar Life Ins. Co., 103, 279

Catholic Life Ins. Co., 115, 290

Catholic Order of Foresters, 115, 290

Cavanagh, Daniel J., 84, 87

Cavanagh, Raymond, 261

Cavanaugh, Mary, 260, 263

Cavoores, John, 86

Copyright © 2008 Insurance Forum, Inc.

CDPHP Universal Benefits, Inc., 290, 308

Celtic Ins. Co., 115, 290

Censtat Life Assurance Co., 115, 290

Centene Corp., 79, 257

Central American Life Ins. Co., 115, 132, 290, 308

Central Benefits Mutual Ins. Co., 115, 279, 290, 308

Central Benefits National Life Ins. Co., 115, 290

Central Mutual Ins. Co., 128, 303

Central National Bank of Waco, Texas, 166

Central Oregon Independent Health Services, Inc., 115, 132, 290, 308

Central Reserve Life Ins. Co., 115, 290

Central Security Life Ins. Co., 115, 132, 290, 308

Central States Health & Life Ins. Co. of Omaha, 115, 132, 290

Central United Group, 83, 260

Central United Life Ins. Co., 115, 290

Centre Life Ins. Co., 103

Centurion Life Ins. Co., 98, 115, 274, 290

Century Indemnity Co., 104, 276, 280

Century Life Assurance Co., 115, 290, 308

Century-National Ins. Co., 83, 128

Cerra, John, 88

Certificates of disappointment, 323

Certified Elder Planning Specialist designation, 266

Certified Financial Planner designation, 35

CHA HMO, Inc., 115, 132, 290

Champions Life Ins. Co., 103, 115, 132, 279, 290, 308

Chandler, Theodore L., Jr., 80, 84, 258, 261

Change-of-ownership clause, 59

Chaplin, C. Edward, 85, 258, 261

Chapman, Byrne W., 82

Chappell, Robert E., 84, 88, 262, 264

Charlton, David S., 83, 260

Charman, John R., 79, 257

Charter National Life Ins. Co., 115, 290

Charter Oak Fire Ins. Co., 128, 303

Chartered Advisor for Senior Living designation, 34

Chartered Advisor in Philanthropy designation, 34

Chartered Financial Consultant designation, 34

Chartered Life Underwriter designation, 33

Chartered Senior Financial Planner designation, 323

Chase Ins. Life & Annuity Co., 115

Chase Ins. Life Co., 83, 115

Chase Ins. Life Co. of New York, 115

Chase Life & Annuity Co. (DE), 115

Chase Life & Annuity Co. of New York, 115

Chavez & Gertler, 239

Cherkasky, Michael, 80, 258

Cherokee National Life Ins. Co., 115, 291

Chesapeake Life Ins. Co., 30, 115, 291

Chiel, Jonathan, 261, 263

Children's Mercy's Family Health Partners, 115, 132, 291, 308

Chilvers, Derek, 263

Chinese Community Health Plan, 115, 132, 291, 308

Chokel, Charles B., 81, 259

Cholnoky, Imre J., 83, 260

Chong, Arthur, 259, 262

Christian Fidelity Life Ins. Co., 30, 115, 291

Chubb Corp., 79, 83, 205, 206, 258, 260

Chung, Moon B., 88, 264

Church Life Ins. Corp., 115, 291

Church Mutual Ins. Co., 83, 128, 303

Ciak, Kenneth J., 82

Cicotte, Gregory P., 84, 261

CIFG Assurance of North America, 83, 260

CIGNA Corp., 79, 83, 87, 253, 258, 260, 263

CIGNA Dental Health of California, Inc., 115, 183, 291

CIGNA Dental Health of Florida, Inc., 115, 291

CIGNA Dental Health of Maryland, Inc., 115, 291

CIGNA Dental Health of Missouri, Inc., 115, 291

CIGNA Dental Health of New Jersey, Inc., 115, 291

CIGNA Dental Health of Ohio, Inc., 115, 291

CIGNA Dental Health of Pennsylvania, Inc., 115, 291

CIGNA Dental Health Plan of Arizona, Inc., 115, 291

CIGNA Dental Health of Texas, Inc., 115, 291

CIGNA Dental Health of Virginia, Inc., 115, 291

CIGNA HealthCare of Arizona, Inc., 115, 291

CIGNA HealthCare of California, Inc., 115, 183, 291

CIGNA HealthCare of Colorado, Inc., 115, 291

CIGNA HealthCare of Connecticut, Inc., 115, 291

CIGNA HealthCare of Delaware, Inc., 115, 291

CIGNA HealthCare of Florida, Inc., 115, 291

CIGNA HealthCare of Georgia, Inc., 115, 291

CIGNA HealthCare of Illinois, Inc., 115, 291

CIGNA HealthCare of Indiana, Inc., 115, 291

CIGNA HealthCare of Maine, Inc., 115, 291

CIGNA HealthCare of Massachusetts, Inc., 115, 291

CIGNA HealthCare of Mid-Atlantic, Inc., 115, 291

CIGNA HealthCare of New Hampshire, Inc., 115, 291

CIGNA HealthCare of New Jersey, Inc., 115, 291

CIGNA HealthCare of New York, Inc., 115, 291

CIGNA HealthCare of North Carolina, Inc., 115, 291

CIGNA HealthCare of Ohio, Inc., 115, 291

CIGNA HealthCare of Pennsylvania, Inc., 115, 291

CIGNA HealthCare of Saint Louis, Inc., 115, 291

CIGNA HealthCare of South Carolina, Inc., 115, 291

CIGNA HealthCare of Tennessee, Inc., 115, 291

CIGNA HealthCare of Texas, Inc., 115, 291

CIGNA HealthCare of Utah, Inc., 115, 291

CIGNA HealthCare of Virginia, Inc., 115

CIGNA Ins. Group, Inc., 115, 291

CIGNA Ins. Services Co., 115, 291

CIGNA Life Ins. Co. of New York, 115, 291

CIGNA Worldwide Ins. Co., 115, 291

Cincinnati Equitable Life Ins. Co., 115, 291

Cincinnati Financial Corp., 79, 83, 258, 260

Cincinnati Ins. Co., 100, 128, 276, 303

Cincinnati Life Ins. Co., 98, 111, 115, 274, 287, 291

Citibank, N.A., **232**

Citicorp Life Ins. Co., 115

Citigroup, Inc., 70, 79, 83, 87, 253, 258, 260

Citizens Fidelity Ins. Co., 115, 132, 291, 308

Citizens Ins. Co. of America, 30, 100, 128, 276, 303

Citizens Property Ins. Corp., 226

Citizens Security Life Ins. Co., 115, 132, 291, 308

Claiden, Richard, 81, 259

Claman, Douglas A., 263

Clancy, Brenda K., 82, 87, 260, 263

Clapman, Peter, 88

Clarendon America Ins. Co., 100

Clarendon National Ins. Co., 100, 104, 280

Clark, Brian J., 79

Clark, Ernest J., 33

Clark, Gerald, 87, 261, 264

Clark, Inc., 79

Clark, Robert W., 85

Clark, Tyrone, 266

Clarke, Charles J., 263

Clarke, David, 87, 263

Clawson, James C., 85, 262

Clay, Philip G., 83

Clayton, J. Kerry, 79, 257

Clearwater Ins. Co., 100, 276

Clements, Bruce W., 86

Clinton, Bill, 181

Clinton, R. Kevin, 79, 82, 257, 260

Cloninger, Kriss, III, 79, 82, 257, 260

Copyright © 2008 Insurance Forum, Inc.

Club Ins. Co., 115, 291

Clymer, Brian W., 264

CM Life Ins. Co., 111, 115, 274, 287, 291

CNA Financial Corp., 66, 79, 83, 206, 258, 260

CNA Surety Corp., 79, 258

CNL/Insurance America, Inc., 100

Co-operators Life Ins. Co., 115, 291

Coast National Ins. Co., 128, 303

Cobbin, W., 87, 263

Coca, Michael A., 84

Cochran, Richard E., 83

Cochran, Robert P., 83, 261

Cochrane, David H., 260

Cody, William M., 259

Cohen, Gary M., 7

Cohen, Gil, 264

Cohen, Kenneth, 87

Cohen, Laurence J., 83

Cohen, Robert, 259

Colby, David C., 81, 86, 88, 259, 263

Cole, David L., 82, 263

Cole, Kempner J., 85

Cole, Roger W., 85

Cole, William, 326

Coleman, Gary L., 85, 259

Coleman, James W., Jr., 85

Colgate, Jessie M., 88, 264

Collaterized mortgage obligations, 322

College for Financial Planning, Inc., 39

College Retirement Equities Fund, 241

Collier, Stephen D., 85

Collins, Drew, 88, 264

Collins, Frank E., 81, 85, 262

Collins, Richard A., 85

Cologne Re Dublin, **41**, 160

Cologne Re Germany, 41

Cologne Reinsurance Co. of America, 276

Colonial American Life Ins. Co., 115, 291, 308

Colonial Cooperative Ins. Co., 100, 276

Colonial County Mutual Ins. Co., 100, 276

Colonial Life & Accident Ins. Co., 115, 291

Colonial Penn Life Ins. Co., 115, 132, 279, 291, 308

Colony Ins. Co., 303

Colorado Access, 30, 115, 132, 291, 308

Colorado Bankers Life Ins. Co., 115, 291

Colorado Choice Health, 115, 132, 291, 308

Colorado Dental Service, Inc., 115, 291

Colorado Securities Commission, 316

Colraine, T., 81, 259

Columbia Ins. Co., 100, 128, 276, 303

Columbia Mutual Ins. Co., 280

Columbia United Providers, Inc., 115, 132, 291, 308

Columbian Life Ins. Co., 115, 132, 291, 308

Columbian Mutual Life Ins. Co., 115, 132, 291

Columbus Life Ins. Co., 30, 58, 111, 115, 287, 291

Combined Ins. Co. of America, 98, 115, 274, 291

Combined Life Ins. Co. of New York, 115, 291

Comdex, **156**

Comer, Brian D., 84, 87

Commerce Bank (Elkins Park, PA), 36

Commerce clause, 249

Commerce Group, Inc., 79, 258, 260

Commerce & Industry Ins. Co., 100, 128, 276, 303

Commerce Ins. Co., 100, 128, 276, 304

Commercial Casualty Ins. Co., 100

Commercial Mutual Ins. Co., 104, 280

Commercial Travelers Mutual Ins. Co., 115, 132, 291, 308

Commission on Education Beyond High School, 34

Commissions, 92, 183, 265, **336**

Commissions on waived premiums, 23

Commonwealth Annuity & Life Ins. Co., 291

Commonwealth Dealers Life Ins. Co., 115, 132, 291

Commonwealth Ins. Co., 276

Commonwealth Mutual Ins. Co., 104, 280

Community Care Behavorial Health, 291

Community Choice of Michigan, 291, 308

Community First Health Plans, Inc., 115, 132, 291, 308

Community Health Choice, Inc., 115, 132, 291, 308

Community Health Group, 30, 116, 132, 291, 308

Community Health Plan (MO), 116, 132, 291, 308

Community Health Plan Ins. Co., 116, 132, 291, 308

Community Health Plan of Washington, 116, 291

Community Hospital of Los Gatos, California, 66

Community Ins. Co. (OH), 116, 287, 291

CommunityCare HMO, Inc., 116, 132, 291, 308

Companion Life Ins. Co. (NY), 111, 116, 287, 291

Companion Life Ins. Co. (SC), 116, 291

Company action level, 95, 271

CompBenefits Ins. Co., 116, 291

Compcare Health Services Ins. Corp., 116, 291

CompSource Oklahoma, 100

Comverse Technology, Inc., 170

Concord Heritage Life Ins. Co., Inc., 116, 291

Condrin, J. Paul, III, 84, 87, 261, 263

Condron, Christopher M., 45, 71, 82, 87, 254, 260, 263

Confederation Life Ins. Co., 105, 281

Conklyn, Elizabeth, 86

ConnectiCare, Inc., 30, 116, 132, 291, 308

Connecticut Attorney General, **65**, **202**

Connecticut General Life Ins. Co., 98, 116, 183, 274, 291

Connecticut Insurance Department, 143

Connecticut Life Ins. & Annuity, 279

Connecticut Retirement Plans and Trust Funds v. McGuire et al., 93

Connelly, Beth A., 88, 262, 264

Connell, Alice, 88

Connell, Richard F., 81, 85, 259, 262

Connolly, Mark, **184**

Connolly, Michael, 87

Conry, Colleen, 52

Conseco Health Ins. Co., 116, 132, 291, 308

Conseco, Inc., 79, 83, **233**, 258, 260, 266

Conseco Ins. Co., 116, 132, 291, 308

Conseco Life Ins. Co. (IN), 116, 132, **233**, 266, 291, 308

Conseco Life Insurance Company Cost of Insurance Litigation and Related Actions, **234**

Conseco Life Ins. Co. of New York, 30, 116, 132. *See also* Bankers Conseco Life Ins. Co.

Conseco Life Ins. Co. of Texas, 98, 103, 274, 279

Conseco Senior Health Ins. Co., 98, 116, 132, 274, 291, 308

Constitution Life Ins. Co., 116, 132, 291, 308

Consumer Guide to Long-Term Care Insurance, The, 336

ConsumerHealth, Inc., 116, 132

Continental American Ins. Co., 116, 291

Continental Assurance Co., 24, 98, 116, 274, 291

Continental Casualty Co., 100, 128, 276, 304

Continental General Ins. Co., 116, 291

Continental Ins. Co., 100, 276

Continental Life Ins. Co. of Brentwood, Tennessee, 83, 116, 287, 291

Continental National Indemnity Co., 83

Contingent compensation, 182, **205**

Contract clause, 243

Contractors Bonding & Ins. Co., 83

Contractual mutual funds, 150

Contreras, Barbara T., 260

Contributed guaranteed alternative investment trust security, 230

Contribution certificates. *See* Surplus notes

Controlled Risk Ins. Co. of Vermont, 100, 276

Converium Holding AG, 222

Copyright © 2008 Insurance Forum, Inc.

Converium Reinsurance (North America), Inc., 83, 104, 222
Conway, David, 82
Conway, John K., 84
Conway, Michael W., 261
Cook, Andrew, 257
Cook, Barry J., 258
Cook Children's Health Plan, 116, 132, 291, 308
Cook, Robert A., 84, 261
Cook, Timothy, 85
Cooke, Stephen D., 81
Cooleen, Matthew, 87
Cooney, Robert J., 258
Cooperativa de Seguros Multiples de Puerto Rico, 116, 291
Cooper, Donald K., 85, 88
Cooper, Sharon R., 85
Coordinated Care Corp. Indiana, Inc., 116, 132, 291, 308
Coordinated Financial Services, 62
Copeland, F. Dean, 81, 88
Copyright Office (US), 155
Coral Ins. Co., 276
Corbett, Mark S., 261
Cordani, David M., 79, 83, 87, 258, 260, 263
Cordes, Susan, 88, 264
Corkum, David, 87, 263
Cornelio, Charles A., 261, 263
Cornhusker Casualty Co., 100, 276
Corporate Health Ins. Co., 116, 291
Corporate Library, The, 169
Corsi, Gary, 259
Corso, Clifford D., 80
Corydon, G. Patrick, 85
Cotton States Life Ins. Co., 116, 132, 291, 308
Coulter, Chad W., 79
Council of Insurance Agents and Brokers, 206
COUNTRY Investors Life Assurance Co., 116, 132, 292
COUNTRY Life Ins. Co., 98, 116, 274, 292
COUNTRY Mutual Ins. Co., 100, 128, 276, 304
Country-Wide Ins. Co., 100, 276
Coventry First, LLC, **176**, 204, 214, **324**, **334**
Coventry Group, Inc., 176
Coventry Health Care of Delaware, Inc., 116, 292
Coventry Health Care of Georgia, Inc., 116, 292
Coventry Health Care, Inc., 79, 83, 258, 260
Coventry Health Care of Iowa, Inc., 116, 292
Coventry Health Care of Kansas, Inc., 116, 292
Coventry Health Care of Louisiana, Inc., 116, 292
Coventry Health Care of Nebraska, Inc., 116, 292
Coventry Health & Life Ins. Co., 116, 292
Cowden, Barbara Rae, 85, 262
Cox, Douglas P., 45, 202
Cox, Eric, 316
Cox Health System HMO, 30, 116, 132, 292, 308
Cox, Joe B., 56
Cox & Nici, 57
Cox, Richard L., 261
Cox, Robert C., 83, 260
Coyne, Patrick P., 258
Cozens, Peter J. A., 80, 258
Cozza, Patrick A., 261, 263
Cracchiolo, James M., 70, 79, 253, 257
Crandall, Roger, 261, 264
Crane, Debra K., 262
Crawford, Frederick J., 258, 261, 263
CREF. *See* College Retirement Equities Fund
Cripe, Frederick F., 260
CRM Holdings, Ltd., 79, 258
Crockett, Joan M., 82, 260
Cross, James, 87
Croswell, Thomas A., 83, 87, 263
Crowe, A. Derrill, 81, 85, 259, 262
Crowe, Robert M., 40
Crowell, Harry, 260
Crowley, F. Michael, 80, 258
Crown Life Ins. Co., 116, 292
Crown Vantage, Inc., 66
Crum & Forster Ins. Co., 206
Cruser, Rory G., 260
Crust, Bill, 326
Cruz Azul de Puerto Rico, 274
CSI Life Ins. Co., 116, 292
Cubbin, Robert S., 80, 258, 261
Culver, Curt S., 80, 84, 262
CUMIS Ins. Society, Inc., 128, 304
CUNA Mutual Ins. Society, 98, 111, 116, 274, 287, 292
CUNA Mutual Life Ins. Co., 83, 111, 116, 260, 287, 292
Cunningham, Joseph Francis, 138
Cuomo, Andrew, 205
Curcio, William N., 82
Curiale, Salvatore R., 84, 88
Currie, Neill A., 81, 259
Curry, John P., 88
Cusack, Julian, 257
Cusumano, Robert, 257
Cuthbert, Thomas, 149
Cutler, Richard, 88, 264
Cypress Property & Casualty Ins. Co., 100, 104, 276, 280
Cyr, Roger A., 260

D

D'Alessandro, Dominic, 69, 80, 258
Dairyland Ins. Co., 128, 304
Dalenta, Teresa J., 85, 262
Daley, DeBofsky & Bryant, 16
Dall, Marcia A., 83, 261
Daly, John, 81, 85
Dangelo, Charles H., 82
Danielsson, Hans K., 82
Darrigrand, Ellen, 82, 260
Dassenko, Paul E., 260
Davey, Mark O., 83, 261
Davidson, Kevin, 82
Davidson, Michael C., 85, 262
Davidson, Sheila K., 84, 88, 262, 264
Davies, Charles R., 83
Davies, Daniel, 326
Davies, Nancy, 85
Davies, Sarah, 257
Davis, Cosby M., III, 83
Davis, Florence A., 19, 203
Davis, G. William, Jr., 257
Davis, Jarrett L., 40, 69
Davis, John M., 264
Davis, Lowry Lynne, 316
Davis, Morgan, 86
Davis, Paul, 85, 88, 264
Davis, Robert G., 86, 263
Davis, Thomas A., 83, 260
Davis, Willma H., 263
Dayton Area Health Plan, 116, 132
DC Chartered Health Plan, Inc., 116, 132, 292, 308
de Raismes, Ann M., 261
de Saram, Mark S., 80, 258
de St. Paer, Jerry M., 81, 259
de Vaucleroy, Jacques, 84
Deal, Gregory J., 84
Dean Health Plan, Inc., 116, 292
Debevoise & Plimpton, 313
DeBofsky, Mark D., 15, **16**
Deceptive sales practices, 329, 336
Deceptive Trade Practices Act (TX), 268
Dechellis, Robert, 88
Deciccio, John M., 263
Dedicated Dental Systems, Inc., 30, 116, 132
Deeks, Terence N., 84
DeFalco, Paul D., 261
Defillippo, Robert, 264
Degnan, John J., 79, 83, 258, 260
Del Col, John V., 258
Delaney, David P., Jr., 84
Delaney, John, 228
Delaware American Life Ins. Co., 116, 292
Delaware Insurance Department, 143
Della Piana, Anthony, 264
Delphi Financial Group, Inc., 79, 258
Delta Dental of California, 116, 292
Delta Dental of Illinois, 116
Delta Dental Ins. Co., 116, 132, 279, 292, 308
Delta Dental of Kentucky, Inc., 30, 116, 292, 308
Delta Dental of Missouri, 30, 116, 292, 308
Delta Dental of New Jersey, Inc., 30, 116, 292
Delta Dental of New York, 116, 292
Delta Dental of Pennsylvania, 292
Delta Dental Plan of Arkansas, 30, 116, 292
Delta Dental Plan of Iowa, 116, 292
Delta Dental Plan of Kansas, 116, 292

Copyright © 2008 Insurance Forum, Inc.

Delta Dental Plan of Michigan, Inc., 116, 292

Delta Dental Plan of Minnesota, 111, 116, 287, 292

Delta Dental Plan of Nebraska, 116, 292

Delta Dental Plan of New Hampshire, 116, 292

Delta Dental Plan of Ohio, Inc., 30, 116, 132, 292, 308

Delta Dental Plan of Vermont, 116, 292

Delta Dental of Tennessee, 116, 292

Delta Dental of Wisconsin, Inc., 116, 292

Delta Life Ins. Co., 116, 132, 292, 308

DeMaria, Frank, 261

Dembeck, John, 313

Demotech, Inc., 211

DeMovick, Harvey, Jr., 79, 258

Denardis, Debra, 87

Densmore, Robert, 261

Dental Care Plus, Inc., 116, 132, 292, 308

Dental Choice, Inc., 30, 116, 132

Dental Service of Massachusetts, Inc., 116, 292

Dentegra Ins. Co., 292, 308

DentiCare, Inc., 116, 132, 292, 308

Denver Health Medical, 116, 132, 292, 308

DePaola, Frank E., 88

Department of Defense (US), 149

Department of Housing and Urban Development (US), 143

Department of Justice (US), 41, 93, 145, 149, 170, 181, 202, 229

Department of Labor (US), 5, 18, 35, 74

DeRaleau, Steven J., 82, 85

Derksen, Paul W., 81, 259

DeRosa, Donna, 84, 87

DeRoy, Craig I., 80, 258

Des Moines Register, The, 240

DeSalvo, Daniel R., 82

Deseret Mutual Ins. Co., 116, 132, 292, 308

DesPrez, John D., III, 80, 84, 87, 258, 261

Destiny Health Ins. Co., 116, 132, 292, 308

Developers Surety & Indemnity Co., 260

DeVito, Joseph J., 79, 85, 257, 262

Devlin, Michael E., 66

Dew, Jimmy A., 259, 262

DeWald, Robert G., 269

Dewey, Edward J., 261

DiCerbo, Louis P., II, 69

Dick, Rollin, 234

Dickerson, J. Robert, 175

Dickhart, Russell, 87

Dickinson, Christopher, 261

Die, Roy C., 85

Dietrich & Associates, Inc., 65

Digiacomo, Louis P., 88

Dignan, Peter J., 260

Dillard, Joan H., 257

Dillon, Joseph, Jr., 82

Dillon, Timothy P., 239

DiMayo, Michael A., 261

DiMuccio, Robert A., 82, 260

Dinallo, Eric R., 205, **273**, **313**, 333

Dineen, Robert W., 80, 84, 261

DiPasquale v. Security Mutual et al., 208

DiPasquale, Christopher E., **201**, **208**

Direct General Corp., 79

Direct General Ins. Co., 129, 304

Direct General Life Ins. Co., 292, 308

Direct Life Ins. Co., 292, 308

Directors Life Assurance Co., 103, 279

Dirks, Douglas D., 258

Disability E-News Alert!, 16

Disability insurance claims practices, **1**, **13**, **16**

Discover Reinsurance Co., 100, 104, 129, 276, 304

Discretionary authority clause, 2, 14, 16

Dixon, James A., 85, 260

Doctors Co., An Interinsurance Exchange, 100, 129, 276, 304

Doctors Co. Ins. Group, 83, 260

Doctors' Life Ins. Co., 116, 132, 292, 308

Dodge, Lawrence K., 82

Dodge, Peter A., 82

Dodsworth, John, 83

Doerr, Scott R., 83, 260

Domeck, Brian C., 85

Dondanville, Joseph E., 81, 85, 259

Donegal Group, Inc., 79, 83, 258, 261

Donnantuono, Francis M., 87, 264

Donnarumma, Stephen, 82, 260

Donnelly, John T., 262

Donnelly, Vincent T., 81, 85, 259, 262

Donner, Fred R., 259

Donovan, Michael P., 80

Donovan, R. Scott, 83

Dooling, Richard, **315**

Doonesbury, 25

Dorcus, Mark K., 263

Dorfman, Mark S., **201**

Dorinco Reinsurance Co., 129, 276, 304

Dotterweich, W. William, Jr., 40

Dougherty, Kevin P., 81, 259

Douglas, Frank H., 82

Dowd, Brian E., 79, 82, 257, 260, 328

Dowdle, Donald H., 85

Dowling, Anne M., 87

Dowling, Raymond, 260

Downes, Sean P., 259

Downing, Gary A., 83, 260

Downing, Ronald G., 69

Doyle, John Q., 82, 260

Doyle, Peter G., 261

Drablos, Craig A., 84

Drake, Lisa C., 261

Draut, Eric J., 81, 259

Driscoll Children's Health Plan, 116, 132, 292, 308

Driscoll, Jude T., 80, 84

Drivers Ins. Co., 100

Druskin, Robert, 79, 258

Dry, Michael, 52

Dubois, Donald A., 83

Dubois, Jacques E., Jr., 69, 71, 85, 88, 254, 262, 264

Duca, Christopher C., 258

Duello, J. Donald, 85, 262

Dugan, Michael G., 84, 88

Duhigg, Charles, **212**

Dukes, Thomas, 326

Dullea, Michele F., 88

Duluth News Tribune, 212

Duncan, John H., Jr., 84, 261

Dunham, Wolcott B., Jr., 313

Dunlap, Joe, 151

Dunn, David A., 85, 262

Dunn, E. Paul, Jr., 79

Dunton, Gary C., 80, 84, 258, 261

Dupell v. Massachusetts General Life Ins. Co., 239

Duperreault, Brian, 79, 257

Dupont, Wesley D., 257

Durant, Eric R., 85, 88, 264

Durkin, James W., Jr., 79, 257

Dymant, Steven L., 82, 260

E

Easler, James, 88

Eastern Atlantic Ins. Co., 104

Eastern Life & Health Ins. Co., 116, 292, 308

Eastern Vision Service Plan, Inc., 30, 116, 292

Easton, Albert E., 60, 92

Easton, Robert H., 314

Ebix Life, Inc., **156**

Eckert, Raymond A., 85, 88

Eckert, William J., 264

Eckley, Paul N., 85

Edack, John, 82

Educators Health Care, 116, 132, 292, 308

Educators Mutual Ins. Association, 116, 132, 292

Edwardsen, Cheryl, 87

Egbert, John, 84

Ehrbar, Al, **220**

Ehrlich, Charles, 261

Eisenbarth, Gary L., 84

El Paso First Health Plans, 292, 308

Elder Health Maryland HMO, Inc., 30

Elder Health Mid-Atlantic, 116, 132, 292, 308

Elder Health Pennsylvania, Inc., 292, 308

Elder Health Pennsylvania HMO, Inc., 30, 116, 132

Elderplan, Inc., 30, 116, 132, 292, 308

Eldridge, James F., 82, 260

Electric Ins. Co., 83, 129, 304

Copyright © 2008 Insurance Forum, Inc.

Elliot, Douglas, 85
Elliott, David H., 223
Elliott, Eric, 87, 263
Ellis, C. Lee, 82, 257
Ellis, Edward H., 80, 83, 258
Emanuel, Joseph D., 84
EMC Ins. Group, Inc., 79, 83, 258, 261
EMC National Life Co., 116, 292
Emergency Physicians Ins. Co., 276
Emerson, Michael L., 261
Empire Fidelity Investments Life Ins. Co., 111, 116, 287, 292
Empire General Life Assurance Corp., 111, 116
Empire HealthChoice Assurance, Inc., 30, 116, 287, 292
Empire HealthChoice HMO, Inc., 117, 287, 292
Empire Life Ins. Co., 117, 292
Employee Retirement Income Security Act, 15, 74
Employees Life Co. (Mutual), 117, 132, 292
Employees Life Ins. Co., 117, 292
Employers Compensation Ins., 129
Employers Holdings, Inc., 258
Employers Ins. Co. of Nevada, 100, 129, 276, 304
Employers Ins. Co. of Wausau, 100, 129, 276, 304
Employers Life Ins. Corp., 30, 117, 132, 292, 308
Employers Mutual Casualty Co., 100, 129, 276, 304
Employers Reassurance Corp., 98, 117, 292
Employers Reinsurance Corp., 30, 100, 129, 276, 304
Endo, Vernon M., 259
Endurance Reinsurance Corp. of America, 30, 83, 100, 129, 276, 304
Endurance Specialty Holdings, 80, 258
English, Elizabeth, 88
English, Robert, 85
English, Thomas F., 88, 264
Engshuber, Wolfgang, 82
Enron, 174, 227, 229
Enterprise Life Ins. Co., 117, 292, 308
Entrekin, David W., 87, 263
EPIC Life Ins. Co., 117, 292
Eppinger, Frederick H., 80, 83, 87, 258, 261, 263
Epstein, Michael M., 87
Equita Financial & Ins. Services of Texas, Inc., 323
Equitable Life Assurance Society of the US, 34, 141, 313. *See also* AXA Equitable Life Ins. Co.
Equitable Life & Casualty Ins. Co., 117, 132, 292, 308
Equitable Life Ins. Co. of Iowa, 34
EquiTrust Life Ins. Co., 117, 292, 323
Equity-index annuities, 216, 266, 321, 332
Erickson, Hans, 85, 88, 262, 264
Ericson, James D., 84, 88
Erie Family Life Ins. Co., 103, 117, 279, 292
Erie Indemnity Co., 80, 258
Erie Ins. Exchange, 100, 129, 276, 304
ERISA. *See* Employee Retirement Income Security Act
Erlandson, Patrick J., 174, 259
Ermilio, James A., 79, 258
Ernst, John G., 83
Ernst & Whinney, 232
Ernst & Young, 198
Erreca v. Western States Life Ins. Co., 6, 16
Erwin, James F., 84, 261
Eslick, David L., 81
Essex Ins. Co., 100, 129, 304
Estate of Wong Wing Non v. Commissioner, 22
Estes, Eric, 87
Estes, George, 85
Ettinger, Irwin R., 263
Eucher, Ralph C., 88
Evanston Ins. Co., 100, 129, 276, 304
Evans, Bryant R., 83, 261
Evans, G. William, 80, 258
Evans, James E., 79, 257
Evans, Scott C., 85, 88, 262, 264
Evans, Thomas E., Jr., 83, 261
Evenson, Russell A., 86
Everest Re Group, Ltd., 80, 83, 258, 261
Everest Reinsurance Co., 100, 129, 276, 304
Evergreen Health Plan, 117, 132, 292, 308
Evergreen USA RRG, 276
Eve, Michael, 87
Excellus Health Plan, Inc., 117, 292
Excise tax (on spinlife), 58, **67**
Exclusive Healthcare, Inc., 117, 292
Executive compensation, **70**, **139**, 142, 181, **253**, **273**, **313**, **328**
Executive Life Ins. Co., 105, 141, 281
Executive Order No. 5 (NY), 333
Executive Order No. 20 (NY), 333
Executive Risk Indemnity, Inc., 100, 129, 276, 304
Expense reimbursement agreements, 65

F

Factory Mutual Ins. Co., 83, 100, 129, 261, 276, 304
Fain, Cecil L., 83
Fairfax Financial Holdings, 80, 83, 258, 261
Faist, Thomas W., 313
Falasco, Paige, 87
Fallen Giant: The Amazing Story of Hank Greenberg and the History of AIG, 220
Faller, Keith R., 81, 259
Fallon Community Health Plan, Inc., 117, 132, 292, 308
Fallon, Stephen F., 80, 258
Fallon, Steve R., 83
Family Benefit Life Ins. Co., 117, 132, 292, 308
Family First Advanced Estate Planning, 268
Family First Ins. Services, 268
Family Heritage Life Ins. Co. of America, 83, 117, 261, 292
Family Liberty Life Ins. Co., 117, 132, 292, 308
Family Life Ins. Co., 117, 132, 292, 308
Family Service Life Ins. Co., 117, 292
Farha, Todd S., 81, 259
Farina, Salvatore F., 88, 264
Farm Bureau Life Ins. Co. (IA), 117, 292
Farm Bureau Life Ins. Co. of Michigan, 117, 292
Farm Bureau Life Ins. Co. of Missouri, 117, 292
Farm Bureau Mutual Group, 83
Farm Bureau Mutual Ins. Co. (IA), 100, 129, 276, 304
Farm Bureau Mutual Ins. Co. of Michigan, 129, 304
Farm Family Casualty Ins. Co., 129, 304
Farm Family Life Ins. Co., 117, 292
Farmers Automobile Ins. Association, 129, 304
Farmers Ins. Co. of Oregon, 104, 129, 276, 280, 304
Farmers Ins. Co. of Washington, 129, 304
Farmers Ins. Exchange, 100, 104, 129, 276, 280, 304
Farmers Mutual Fire of Dug Hill, 100
Farmers New World Life Ins. Co., 98, 117, 274, 292
Farmers Reinsurance Co., 100, 276, 304
Farmers & Traders Life Ins. Co., 117, 292
Farmington Casualty Co., 129, 304
Farrell, Mary Beth, 82, 87, 260, 263
Farrell, Michael K., 87, 261, 264
Farrell, Patricia, 87, 263
Fass, Steven E., 81, 259
Faucett, Judy A., 87
Faulkner, James R., 88
FBL Financial Group, Inc., 80, 258
FCCI Ins. Co., 104, 129, 280, 304
FCCI Ins. Group, 83, 261
Feagin, Alan W., 82
Fecht, Jeffrey B., 138
Federal Bureau of Investigation, 149, 170, 181, 229
Federal Deposit Ins. Corp., 105, 281
Federal Home Life Ins. Co., 98, 111, 117, 274
Federal Ins. Co., 100, 129, 276, 304
Federal Life Ins. Co. (Mutual), 117, 132, 292, 308
Federal Reserve Bank of Cleveland, 229
Federal Reserve Board, 229
Federated Life Ins. Co., 117, 292
Federated Mutual Group, 83, 87, 261, 263

Copyright © 2008 Insurance Forum, Inc.

Federated Mutual Ins. Co., 100, 129, 276, 304

Feinberg, Michelle I., 323

Feldman, Daniel L., 25

Feldman, David J., 83, 261

Fels, Gerald, 79, 258

Fenichel, Alvin H., 87, 263

Ferdinandtsen, George R., 82, 260

Ferguson, Barclay, 88

Ferguson, Ronald E., **41**, 48, **146**

Ferreri, Nicholas, 84, 261

Ferris, Bruce W., 83, 87

Few, James, 79, 257

FFG Ins. Co., 276

Fidelity Bankers Life Ins. Co., 105, 281

Fidelity & Guaranty Life Ins. Co., 30, 83, 98, 117

Fidelity & Guaranty Life Ins. Co. of New York, 117

Fidelity Investments Life Ins. Co., 98, 111, 117, 274, 287, 292

Fidelity Life Association, 117, 292

Fidelity Mutual Life Ins. Co., 34, 105, 117, 132, 281, 292, 308

Fidelity National Financial, Inc., 71, 80, 83, 253, 258, 261

Fidelity National Title Group, 204

Fidelity Security Life Ins. Co., 117, 266, 292

Fields, Alan R., 82

Fields, David W., 86, 88, 263

Filipps, Frank P., 81, 85, 262

Financial American Life Ins. Co., 117, 132

Financial Benefit Life Ins. Co., 117

Financial Guaranty Ins. Co., 304

Financial Industry Regulatory Authority, Inc., **321**

Financial Pacific Ins. Co., 83

Financial Security Assurance, Inc., 83, 261, 280, 304

Financial Services Specialist designation, 34

Financial Superstore, 167

Fine, J. Allen, 80, 84

Fine, Karen R., 83

Fine, William M., 84

Finite reinsurance, 206

Finn, Matthew D., 85

Finnegan, John D., 79, 83, 258, 260

FINRA. *See* Financial Industry Regulatory Authority, Inc.

Fiondella, Robert, 264

Fiore, Jim, 85, 262

Fire Ins. Exchange, 104, 129, 276, 280, 304

Fireman's Fund Ins. Co., 100, 129, 276, 304

Firemen's Ins. Co. of Newark, New Jersey, 100

Firestone Tire & Rubber Co. v. Bruch, 19

First Acceptance Ins. Co., Inc. (TX), 276, 304

First Acceptance Ins. Co. of Tennessee, Inc. 100

First Allmerica Financial Life Ins. Co., 30, 117, 132, 292, 308

First American Corp., 80, 258

First American Title Ins. Co., 83, 204, 254, 261

First Ameritas Life Ins. Corp. of New York, 111, 117, 287, 292

First Assurance Life of America, 117, 292, 308

First Capital Life Ins. Co., 105, 281

First Catholic Slovak Ladies Association of the USA, 117, 292

First Central National Life Ins. Co. of New York, 117, 292

First Choice Health Plan, Inc., 30

First Citicorp Life Ins. Co., 117

First Colony Life Ins. Co., 98, 111, 117, 274

First Commonwealth Ins. Co., 30, 117, 292

First Dominion Mutual Life Ins. Co., 117, 132, 292, 308

First Financial Ins. Co., 100

First Floridian Auto & Home Ins. Co., 129, 304

First Great-West Life & Annuity Ins. Co., 111, 117, 287, 293

First Guaranty Ins. Co., 117, 132, 293, 308

First Health Life & Health Ins. Co., 117, 274, 293

First Investors Life Ins. Co., 117, 293

First Life America (KS), 293, 308

First Medical Health Plan, 117, 132, 293, 308

First Medical Ins. Co. RRG, 100, 276

First Mercury Financial Corp., 258

First MetLife Investors Ins. Co., 111, 117, 287, 293

First Penn-Pacific Life Ins. Co., 111, 117, 287, 293

First Plan of Minnesota, 117, 293

First Rehabilitation Life Ins. Co. of America, 87, 117, 293, 308

First Reliance Standard Life Ins. Co., 117, 293

First Sealord Surety, Inc., 100, 276

First Security Benefit Life Ins. & Annuity Co. of New York, 117, 293

First SunAmerica Life Ins. Co., 111, 117, 287, 293

First Surety Corp., 100

First Symetra National Life Ins. Co. of New York, 117, 293

First Trenton Indemnity Co., 129, 304

First United American Life Ins. Co., 117, 293

First Unum Life Ins. Co., 117, 293

FirstCarolinaCare Ins. Co., Inc., 117, 132, 293, 308

FirstChoice Health Plans of Connecticut, 30

FirstComp Ins. Co., 100, 276

FirstGuard Health Plan (KS), 117, 132, 293, 308

FirstGuard Health Plan (MO), 117, 132, 293, 308

Fischer, Paul F., 85, 262

Fischer, William A., 79, 257

Fiscus, Dean, 87

Fishbein, Daniel, 87, 263

Fisher, Alice S., 51

Fisher, Joseph F., 259

Fishman, Jay S., 81, 85, 259, 263

Fitch Ratings, **24**, **106**, 156, 174, 210, 245, **282**

Fitzgerald, Kevin, 83

Fitzpatrick, Samuel, 85

Fletcher, C. Russell, III, 80, 258

Fleurant, John T., 88

Flood, Annette E., 257, 260

Florida Combined Life Ins. Co., 117, 293

Florida Health Care Plan, Inc., 117, 132, 293, 308

Florida Office of Insurance Regulation, 150, 269, **334**

Flowers, Paula A., 5

Folco, Fred A., 263

Foley, Patrick M., 82

Foley, William P., II, 71, 80, 83, 253, 258, 261

Folick, Jeffrey M., 80, 258

Folksamerica Reinsurance Co., 100, 129, 276, 304

Fontanes, A. Alexander, 84, 87, 261, 263

Forbes, 61

Forde, Theresa, 87, 264

Foreman, James, 263

Foremost Ins. Co. of Grand Rapids, Michigan, 129, 276, 304

Foremost Lloyds of Texas, 104, 280

Forethought Life Assurance Co., 117, 293

Forethought Life Ins. Co., 117, 293

Forethought National Life Ins. Co., 103, 279, 293, 308

Formusa, Joseph P., 85, 262

Fornadel, Richard, 87

Forrester, W. Thomas, 81, 259, 262

Forsyth, Douglas H., 84, 261

Forsyth, John D., 86, 263

Forsyth, Thomas L., 259

Fort Benning, 151

Fort Dearborn Life Ins. Co., 117, 293

Fort Dearborn Life Ins. Co. of New York, 293

Fort Wayne Health & Casualty Ins. Co., 117

Fortune, 220

Foundation for Financial Service Professionals, 39

Fox, Mary, 87, 263

Foy, David T., 81, 259

FPIC Ins. Group, Inc., 80, 258

Fractional premiums, 110, 286

Fraizer, Michael D., 80, 258

Frakes, Larry A., 83, 261

Francis, David C., 263

Francis, Robert L., 83, 87

Frandisco Life Ins. Co., 117, 293

Frank, Janet, 260

Frankenmuth Mutual Ins. Co., 83, 129, 261, 304

Franklin Casualty Ins. RRG, 100, 276

Franklin, Steven N., 83, 260

Franks, Thomas, 85, 88, 264

Copyright © 2008 Insurance Forum, Inc.

Franson, James C., 82
Franzoi, Robert, 87
Frawley, Kevin B., 88
Frazier, Andrew S., 86, 263
Freakley, Simon, 80
Frederico, Dominic J., 79, 82, 254, 257, 260, 328
Freedman, Deborah A., 88
Freedom Life Ins. Co. of America, 117, 132, 293, 308
Freedom of Information Acts, **141**
Freedom of Information Law (NY), 71, **141**, 224, 243, 254, 273, 313, 333
Freeman, Houghton, 19, 220
French, Rogers, 82
Freudberg, Seth D., 81
Freund, Frank H., 82, 257, 260
Frick, David R., 71, 86
Fried, Cynthia L., 83
Fried, Jeffrey, 85, 262
Friedberg, Bruce, 82
Friedman, Andrew S., 239
Friedman, Howard H., 259
Friel, William D., 264
Fringe Benefit Life Ins. Co., 117, 132, 293
Fritch, Herbert A., 80, 258
Froid, Gary R., 40
Froman, Michael B., 88
Fromm, Paul E., 262, 264
Frommeyer, Timothy, 258
Frontier Ins. Co., 276
FTI Consulting, Inc., 170
Funeral Directors Life Ins. Co., 117, 266, 293
Furgatch, Andrew L., 85, 262
Furman, Jerry, 326
Fusco, Michael, 79, 83, 258, 260
Fusco, Vincent A., 263

G

Gag rule (risk-based capital), 96, **155**, 272
GAINSCO, Inc., 80
Galanski, Stanley A., 80, 84, 258
Gallagher, J. Patrick, Jr., 79, 257
Gallagher, Thomas J., 80, 83, 258, 261
Gallagher, Vincent P., **336**
Gallo, Michael G., 88, 264
Galt, Helen A., 85, 262, 264
Gambero, Darrell J., 83
Gamble, Thomas L., 82
Game of Wits, 315
Gamsin, Marc H., 82, 260
Gandara, Marilda, 87
Ganovsky, Matthew, 326
Gantz, Jordan M., 257
Garamendi, John, 1, 15, **182**, 204
Garand, Christopher P., **42**, 48, 83, **146**
Garber, Mark, 87
Garbutt, Thomas, 88, 264
Garces, Arthur R., 88
Garcia, Philip A., 80, 258
Garden State Life Ins. Co., 30, 117, 132, 293, 308
Garfinkle, Todd, 268
Garn, Edward Jacob, 239
Garrison, David H., 86
Garry, Todd, 268
Gartley, David W., 84
Gasdaska, William G., Jr., 83
Gastineau, Mark W., 88, 263
Gateway Health Plan, Inc., 117, 132, 293, 308
Gath, Philip, 88
Gault, James S., 79, 257
Gayner, Thomas S., 80, 258
Gaynor, Peter, 326
GE Consumer Finance, 75
GE Ins. Solutions, 83
GE Reinsurance Corp., 30, 100, 129, 276
Geer, Harry S., Jr., 83, 261
GEICO Indemnity Co., 100, 129, 276, 304
Geisinger Health Plan, 118, 132, 293, 308
Geissinger, Frederick W., 82, 260
Geissler, Thomas E., 82
Gelder, James R., 84, 261
Gellen, Steven, 85
Gellert, Jay M., 80, 258
Genader, Robert J., 79, 82, 257, 260
Genco, Carol, 263
General American Life Ins. Co., 98, 103, 105, 111, 118, **232**, 236, 274, 279, 281, 287, 293
General Casualty Co. of Wisconsin, 100, 129, 276, 304
General Fidelity Life Ins. Co., 118, 293
General Ins. Co. of America, 100, 129, 276, 304
General Re Corp., **41**, 50, 51, **145**
General Re Group, 118
General Re Life Corp., 118, 293
General Reinsurance Corp., 41, 100, 202, 276, 304
General Security National, 100, 276
General Star Indemnity Co., 100, 276
Generali USA Life Reassurance Co., 118, 293
Gentile, Andrew L., 88
Genworth Financial, Inc., 69, 80, 83, 87, 215, 258, 261
Genworth Life & Annuity Ins. Co., 98, 111, 118, 270, 274, 287, 293
Genworth Life & Health Ins. Co., 111, 118, 287, 293
Genworth Life Ins. Co. (DE), 98, 111, 118, 274, 287, 293
Genworth Life Ins. Co. (NY), 111, 118, 287, 293
Genworth Mortgage Ins. Corp., 304
Georgetown University Law Center, 243
George, Daniel J., 83
George, Steven A., 86
Georgia Farm Bureau Mutual Ins. Co., 129, 304
Georgia Insurance Department, 2, 150
GeoVera Ins. Co., 83
Geraci, Daniel T., 81
Gerber Life Ins. Co., 111, 118, 287, 293
Gerlach, James, 82
Gerling America Ins. Co., 100
Germania Life Ins. Co., 118, 132, 293, 308
Gernert, William R., 82, 260
Geroux, Jeffrey W., 85
Gerry, James P., 259
Gersie, Michael H., 81, 85, 88, 259, 262, 264
Gerstman, Ned I., 83
Geyer, James, 87
GHI HMO Select, Inc., 118, 132, 293, 308
GHS Health Maintenance Organization, 30, 118, 132, 293, 308
Giamalis, John N., 83
Giammarco, Robert, 80
Giancursio, Donald J., 85, 262
Gibbons, Robert J., 86
Gibbs, Brenda M., 333
Gibbs, Dennis C., 83, 261
Gieryn, Rick, 82
Gilbert, John O., 85
Gilles, Joseph A., 84, 261
Gillespie, John D., 86, 259
Gillespie, John H., 260
Gillett, William, 261
Gillis, Nelson S., 82
Gilmore, Dennis J., 80, 258, 261
Gilotti, Michael J., 88
Gilpin, Edward U., 82, 257, 260
Gilway, Barry, 86
Gingrich, James, 87
Ginn, Alexis, 83
Giordano, Paul S., 81, 259
Glascott, Lawrence P., III, 88
Glass, Dennis R., 69, 84, 258, 261, 263
Glasscock, Larry C., 71, 81, 86, 253, 259, 263
Glavin, William, 261, 264
Gleaner Life Ins. Society, 118, 293
Glew, Ian A., 83, 87, 263
Glienke, Scott R., 84
Glisson, Britton L., 84
Glista v. Unum Life Ins. Co. of America, 18
Global Liberty Ins. Co. of New York, 100, 276
Global Reinsurance of America, 100, 276
Global Reinsurance US Branch, 100, 276
Globe Life & Accident Ins. Co., 111, 118, 287, 293
GMAC Ins. Group, 83, 261
Gober, James R., 80, 84, 258, 261
Godin, Glenn, 261, 264
Godlasky, Thomas C., 79
Goings, William, II, 83, 87, 261
Golab, John P., 84
Goldean, Paul, 81
Golden Eagle Ins. Corp., 129, 304
Golden Gate Captive Ins. Co., 103, 279

Copyright © 2008 Insurance Forum, Inc.

Golden, John P., 83, 260

Golden, Meryl S., 85

Golden Pacific Bancorp v. FDIC, 27

Golden, Robert C., 85, 88, 262, 264

Golden Rule Ins. Co., 118, 293

Golden, Shea, 326

Golden State Mutual Life Ins. Co., 118, 132, 293, 308

Goldfinger, Solomon, 88, 264

Goldin, Donna, 261

Goldstein, I. Steven, 88

Gomer, Murray, 239

Good Health HMO, Inc., 30, 118, 293, 308

Good, James W., 79, 85, 257, 262

Goode, Ralph G., 84

Goodby, Scott R., 84, 261

Gooden, Jerald, 87, 263

Goodman, Bruce J., 80, 84, 258, 261

Goodman, Eric B., 82, 260

Gorczyca, Daniel, 86

Gordon, Bruce, 80, 258

Gordon, George R., 84, 88, 262, 264

Gordon, Scott, 82, 260

Gorham, Roger B., 79, 257

Gossett, Robert, 261

Gotham Partners Management Co., LLC, 225

Gotta, John H., 80, 84, 87, 258

Gould, James, 87, 263

Goulet, Kenneth R., 88

Government Employees Ins. Co., 100, 129, 276, 304

Government Personnel Mutual Life Ins. Co., 118, 293

Governor's Office of Regulatory Reform (NY), 333

Goyal, Manish, 88, 264

GRACO Risk Retention Group, 276

Graebner, Herbert C., 40

Graetz-Ball, Mira, 264

Graham, Robert D., **41**, 48, **146**

Gramercy Ins. Co., 261

Granada Ins. Co., 100, 276

Grand Valley Health Plan, Inc., 30, 118, 132, 293, 308

Grandisson, Marc, 79, 257

Grange Life Ins. Co., 118, 293

Grange Mutual Casualty Co., 100, 104, 129, 276, 280, 304

Grassley, Charles E., 174

Graves, Steven K., 264

Gray Ins. Co., 83

Gray, Michael T., 83

Graycar, Edward W., 85

Graye, Mitchell, 83, 261

Great American Financial Resources, Inc., 80

Great American Ins. Co., 100, 129, 276, 304

Great American Life Assurance Co., 118, 293

Great American Life Assurance Co. of Puerto Rico, 118, 279, 293

Great American Life Ins. Co., 98, 118, 274, 293

Great American Life Ins. Co. of New York, 118, 293

Great Atlantic Life Ins. Co., 118, 132

Great Lakes Health Plan, Inc., 118, 293

Great Northern Ins. Co., 129, 304

Great Republic Life Ins. Co., 118, 132, 274, 293, 308

Great Southern Life Ins. Co., 118, 132, 293, 308

Great West Casualty Co., 129, 304

Great-West Healthcare of California, Inc., 118, 293

Great-West Healthcare of Colorado, Inc., 118, 293

Great-West Healthcare of Illinois, Inc., 118, 293

Great-West Healthcare of Texas, Inc., 118, 293

Great-West Life & Annuity Ins. Co., 98, 103, 111, 118, 274, 279, 287, 293

Great-West Life Assurance Co. (CN), 111, 118, 287, 293

Great-West Life Assurance Co. (MI), 118, 293

Great-West Life Group, 83, 261

Great Western Ins. Co., 118, 293

Greater Beneficial Union of Pittsburgh, 118, 293

Greater Georgia Life Ins. Co., 118, 293

Greater New York Mutual Ins. Co., 83, 129, 261, 304

Grebow, Edward, 263

Greek Catholic Union of the USA, 118, 132, 293, 308

Greenberg, Evan G., 79, 257

Greenberg, Jeffrey W., 202

Greenberg, Maurice R., **19**, **41**, 56, **146**, 202, **220**

Greene, Donald J., 243

Greene, Horace, 11

Greene, John W., 88, 264

Greene, Niki J., 88

Greenzang, Katherine L., 82

Greer, Michael, 263

Greer, Michael L., Jr., 85, 88

Greetham, Christopher V., 81, 259

Gregg Conference Center, 34

Gregg, Davis W., 34, 40

Gregg, Gary R., 84, 261

Gregor, Joseph, 263

Gressier, John, 79, 257

Greving, Robert C., 81, 259

Grier, Mark B., 81, 85, 88, 254, 259, 262, 264

Griffiths, Jill, 87, 263

Grinnell Mutual Reinsurance Co., 129, 304

Griswell, J. Barry, 69, 81, 85, 88, 254, 259, 262, 264

Group Health Cooperative of Eau Claire, 118, 132, 293, 308

Group Health Cooperative of Puget Sound, 118, 293

Group Health Cooperative of South Central Wisconsin, 118, 293

Group Health, Inc., 293, 308

Group Health Options, 118, 293

Group Health Plan, Inc. (MN), 30, 118, 132, 293, 308

Group Health Plan, Inc. (MO), 118, 293

Group Health Service of Oklahoma, 30

Group Hospitalization & Medical Service, Inc., 118, 293

Group Legal Services, 268

Groves, Garth, 263

Grypp, Lawrence, 86

Grzybowski, Edward, 88, 264

Guagliano, Angelo, 258

Guarantee Ins. Co., 276

Guarantee Trust Life Ins. Co., 118, 132, 293, 308

Guaranty Income Life Ins. Co., 118, 132, 293, 308

Guardian Ins. & Annuity Co., Inc., 111, 118, 287, 294

Guardian Life Ins. Co. of America, 24, 34, 69, 83, 87, 98, 111, 118, 261, 263, 274, 287, 294

Guenther, Mary Clarke, 7

Guertin, Shawn M., 79, 83, 258, 260

GuideOne Mutual Ins. Co., 83, 104, 129, 261, 280, 304

Gulf Guaranty Life Ins. Co., 118, 132, 294, 308

Gulfco Life Ins. Co., 118, 294

Gulfstream Property & Casualty Ins. Co., 100, 276

Gulliver, Richard A., 80

Guloien, Donald A., 80, 258

Gunderson Lutheran Health Plan, Inc., 118, 132, 294, 308

Gunton, Howard E., 84, 87, 261, 264

Gurciullo, Angelo, 263

Guthart, Bruce D., 80

Guthrie, Kerry A., 85, 262

Guy Carpenter & Co., Inc., 222

H

Haber, Mitchell, 87

Haight, David H., M.D., 208

Hainer, Monica M., 69

Hakim, Christopher, 87

Haldeman, Charles E., 70, 80, 258

Hale, Danny L., 79, 257

Hall, Patricia H., 84

Hall, Richard L., 264

Hallmark Life Ins. Co., 279

Hamilton Mutual Ins. Co., 104, 280

Hamm, Donald G., Jr., 79, 82, 257, 260

Hammett, Suzanne, 262

Hammond, Douglas W., 80, 258

Hammond, Paul B., 88

Hamzey, Paul, 84

Handa, Sanjeev, 88

Handren, Robert T., 86

Hanerty, Michael J., 85, 262

Hangarter, Joan, 7, 8

Hangarter v. Provident Life & Accident Ins. Co., 6

Hanley, George C., 264

Copyright © 2008 Insurance Forum, Inc.

Hannigan, John J., 86
Hannover Life Reassurance Co. of America, 30, 103, 118, 279, 294
Hanover Fire & Casualty Ins. Co., 100, 276
Hanover Ins. Co., 30, 100, 129, 276, 304
Hanover Ins. Group, Inc., 80, 83, 87, 258, 261, 263
Hanrahan, Jeremiah, 245
Hansen, Larry A., 86
Hanson, Gary, 316
Hanway, H. Edward, 79, 253, 258
Harbor Specialty Ins. Co., 100
Harcharik, Timothy, 228
Harleysville Group, Inc., 80, 258, 261
Harleysville Ins. Co. of New Jersey, 129, 304
Harleysville Life Ins. Co., 118, 294
Harleysville Mutual Ins. Co., 100, 129, 276, 304
Harleysville Preferred Ins. Co., 129, 304
Harlin, James L., 83
Harmon, Robert H., 239
Harmony Health Plan of Illinois, Inc., 118, 132, 294, 308
Harper, Tim, 316
Harrington, Phillip J., 264
Harris, Christopher L., 258
Harris, David W., 83, 260
Harrold, Jeffrey F., 82, 260
Hart, Paul J., 80
Hart, Robert M., 79, 257
Hartfiel, Reno, 84, 261
Hartford Accident & Indemnity Co., 100, 129, 276, 304
Hartford Casualty Ins. Co., 100, 129, 276, 304
Hartford Financial Services Group, Inc., **65**, 69, 70, 80, 83, 87, 183, 203, 206, 253, 258, 261, 263
Hartford Fire Ins. Co., 100, 129, 276, 304
Hartford Ins. Co. of Illinois, 100, 129, 183, 276, 304
Hartford International Life Reassurance Corp., 118, 294
Hartford Life & Accident Ins. Co., 98, 111, 118, 183, 274, 287, 294
Hartford Life & Annuity Ins. Co., 98, 111, 118, 274, 287, 294
Hartford Life Group Ins. Co., 98, 111, 118
Hartford Life, Inc., **65**
Hartford Life Ins. Co., 58, 98, 111, 118, 215, 274, 287, 294
Hartford Steam Boiler Inspection & Ins Co., 41, 100, 129, 221, 276, 304
Hartford Underwriters Ins. Co., 100, 129, 304
Hartley, Paul E., 258
Hartman, Steven J., 82
Hartman, Thomas S., 261
Hartz, Scott S., 87, 263
Harvard Pilgrim Health Care, Inc., 118, 132, 294
Harvard Pilgrim Health Care of New England, Inc., 294
Harvard University, 34, 201
Hassett, Patricia, 87
Hastings Mutual Ins. Co., 129, 305
Hatch, Mike, 44
Hatfield, Frederick, 87, 263
Hatler, Patricia R., 84, 262
Hauck, Cathy A., 84, 262
Haughton, W. Roger, 81, 85, 254, 259, 262
Hauser, Robert J., Jr., 261
Hauser, William, Jr., 87
Hawaii Dental Service, 118, 294
Hawaii Management Alliance, 294, 308
Hawaii Medical Service Association, 118, 294
Hawie, John W., 258
Hawke, James S., 234
Hawkeye Life Ins. Group, 118, 294, 308
Hawks, Albert L., 83
Hayden, John W., 80, 82, 258, 262
Hayden, Joseph P., III, 80, 258, 262
Hayes, Bruce, 86, 263
Hayes, Edward J., 87
Haylon, Michael E., 81, 84, 88, 259, 262, 264
HCC Ins. Holdings, Inc., 80, 83, **175**, 218, 258, 261
HCC Life Ins. Co., 111, 118, 175, 287, 294
Head, Donald R., 80
Healey, William V., 88
Health Alliance Medical Plans, 30, 118, 294
Health Alliance-Midwest, Inc., 118, 132, 294, 308
Health Alliance Plan of Michigan, 118, 294
Health Care Indemnity, Inc., 100, 129, 276, 305
Health Care Ins. Reciprocal, 100, 276
Health Care Service Corp., 84, 118, 261, 287, 294
Health Care Service Corp. HMO (TX), 118, 294
Health Facilities of California, 280
Health First Health Plans, 118, 132, 294, 308
Health Ins. Association of America, 5, 13. *See also* America's Health Insurance Plans
Health Ins. Plan of Greater New York, 30, 118, 294
Health Net of Arizona, Inc., 118, 132, 294
Health Net of California, Inc., 118, 294
Health Net of Connecticut, Inc., 118, 132, 294
Health Net Health Plan of Oregon, Inc., 118, 132, 294
Health Net, Inc., 80, 258
Health Net Ins. of Connecticut, Inc., 118, 132, 294, 308
Health Net Ins. of New York, Inc., 119, 132, 294
Health Net Life Ins. Co., 119, 294
Health Net of New Jersey, Inc., 119, 132, 294
Health Net of New York, Inc., 119, 132, 294
Health New England, Inc., 119, 132, 294, 308
Health Options, Inc., 119, 294
Health Partners of Philadelphia, Inc., 119, 132, 294, 308
Health Plan of Michigan, 30, 119, 132, 294, 308
Health Plan of Nevada, 119, 294
Health Plan of the Upper Ohio Valley, 119, 132, 294, 308
Health Plus of Louisiana, Inc., 30, 119, 132, 294, 308
Health Providers Ins. RRG, 104, 280
Health related cash values, 60, 91
Health Resources, Inc., 119, 132, 294, 308
Health Right, Inc., 30, 119, 132, 294, 308
Health Tradition Health Plan, 119, 132, 294, 308
HealthAmerica Pennsylvania, Inc., 119, 294
HealthAssurance Pennsylvania, Inc., 119, 294
Healthcare Professionals Ins. Co., Inc., 276
HealthCare USA of Missouri, LLC, 119, 294
HealthEase of Florida, Inc., 119, 132, 294, 308
HealthExtras, Inc., 80, 258
HealthGuard of Lancaster, Inc., 119, 132, 294, 308
HealthKeepers, Inc., 30, 111, 119, 287, 294
HealthLink HMO, Inc., 119, 132, 294
HealthNow New York, Inc., 119, 132, 294
HealthPartners, Inc., 119, 294
HealthPartners Ins. Co., 294
Healthplan of Texas, Inc., 30
HealthPlus of Michigan, Inc., 119, 132, 294, 308
HealthPlus Partners, Inc., 119, 132, 294, 308
HealthSpring of Alabama, Inc., 119, 132, 294, 308
HealthSpring, Inc., 80, 119, 132, 258
HealthSpring of Tennessee, Inc., 294, 308
HealthWise, 119, 132, 294
Healthy Alliance Life Ins. Co., 119, 287, 294
Healthy Palm Beaches, Inc., 119, 132, 294, 308
Healy, John J., 315
Heart of America Health Plan, 294, 308
Heart of America HMO, 119, 132
Heartland Fidelity Ins. Co., 119, 294
Heath, Brian M., 79, 257
Heath, Lee R., 52
Hebert, Paul, 87
Heberton, Richard P., 259
Heck, Warren W., 83, 261
Heckman, Peter H., 80, 84
Heerwagen, Louie, III, 87
Hegarty, Michael, 87

Copyright © 2008 Insurance Forum, Inc.

Heggen, Arthur W., 82

Heitz, Mark V., 79, 82, 269

Heller, Nancy, 88

Hellerstein, Alvin K., 26

Hemingway, Patrica, 261

Hemsley, Stephen J., 81, 93, 170, 259

Hendel, Robert F., 260

Henderson, Jim W., 79, 257

Hengesbaugh, Guy D., 81, 85

Henick, Scott P., 88

Hennessy, Tina, 268

Henning, Thomas E., 82

Henrikson, C. Robert, 69, 80, 84, 87, 253, 258, 261, 264

Henriques, Diana B., 149

Hercules, Duane, 85, 262

Hereford Ins. Co., 100

Heritage Life Ins. Co., 119, 294

Heritage Marketing & Ins. Services, 268

Heritage National Ins. Co., 119, 132, 294, 308

Heritage Provider Network, Inc., 119, 132

Herman, Joan E., 81, 86, 259, 263

Herzberger v. Standard Ins. Co., 16

Heston, James N., 87, 264

Heyman, William H., 81, 85, 259, 263

Hibbs, Richard W., 85, 88

Hickey, Daniel G., Jr., 79, 258

Hickey, John D., 83, 260

Hickman, James C., **145**

Hicks, Eric, 86

Hicks, Weston M., 79, 257

Higgins, Peter, 85

Higgitt, Noel, 258

High Point Preferred Ins. Co., 104, 129, 280, 305

Higham, Edward J., 264

Highfield, Karen J., 84, 261

Highmark, Inc., 119, 294

Highmark West Virginia, Inc., 119, 294

Hightower, John, 326

Hilb Rogal & Hobbs Co., 80, 206, 258

Hilbert, Stephen, 234

Hildebrand, Phillip J., 84, 88, 262, 264

Hill, Kevin, 85

Hill, Melissa A., 80

Hill, Susan, 326

Hilliard, R. Glenn, 79, 258

Hines, Michael J., 88

HIP Ins. Co. of New York, 31, 119, 294

Hirschkron, Gary W., 87

HM Life Ins. Co., 119, 279, 294

HM Life Ins. Co. of New York, 119, 294

HMO Colorado, Inc., 119, 294

HMO Louisiana, Inc., 119, 294

HMO Maine, 119, 294

HMO Minnesota, 119, 294

HMO Missouri, Inc., 31, 111, 119, 287, 294

HMO New Mexico, 119, 294

HMO of Northeastern Pennsylvania, 119, 132, 294, 308

HMO Partners, Inc., 119, 294

Hodgin, Ace, 81, 259

Hoeg, Thomas E., 82, 260

Hoffman, Wayne, 83

Hogan, William R., 88

Hogue, Lillian G., 40

Hohmann, James E., 79, 258

Holland, David M., 82, 262

Hollenbeck, John M., 83, 261

Hollyer, Thomas H., 85

Holmes, Bobby, 87

Holmes, Colm J., 88

Holmes, Ralph, 87, 263

Holmlund, Mark W., 84, 262

Holt, James R., 83, 260

Holt, Thomas, 87

Holt, Timothy A., 79, 82, 87, 254, 257, 260, 263

Holzinger, Richard, 83, 261

Home-Owners Ins. Co., 129, 305

Homeland Ins. Co. of New York, 129

Homeshield Ins. Co., 119, 294

Homesite Indemnity Co., 100

Homesite Ins. Co., 100

Homesite Ins. Co. of the Midwest, 100

Homesite Ins. Co. of Pennsylvania, 100

Homesteaders Life Co., 119, 294

Hometown Health Plan (NV), 31, 119, 132, 294, 308

Hometown Health Plan (OH), 119, 132, 294

Hometown Health Providers Ins. Co., 294, 308

Hometown Ins. Group, 294, 308

Hoosier Motor Mutual Ins. Co., 119, 294

Hope, David E., 80, 258

Hopkins, Jane, 263

Hopkins, Paul N., 86, 263

Hopping, Andrew B., 84, 261

Horace Mann Educators Corp., 80, 84, 258, 261

Horace Mann Ins. Co., 31, 129, 305

Horace Mann Life Ins. Co., 31, 119, 294

Horbelt, Oliver J., 88, 263, 264

Horizon Healthcare Dental, Inc., 31, 119, 132, 294

Horizon Healthcare of New Jersey, Inc., 119, 294

Horizon Healthcare of New York, 119, 132, 294, 308

Horizon Healthcare Services, Inc., 119, 294

Horne, Robert, 87

Hospitals Ins. Co., Inc., 100, 276

Hota v. Camaj, 64

Houldsworth, John, **43**, 48, 146

Household Finance Corp., 261, 263

Household Life Ins. Co., 98, 119, 274, 295

Household Life Ins. Co. of Delaware, 274

Houston Casualty Co., 100, 129, 175, 276, 305

Houston General Ins. Exchange, 100, 104, 280

Howard, Laurence S., 85

Howard, Richard, 86

Howell, Douglas K., 79, 257

Howell, Eric, 87

HPHC Ins. Co., Inc., 295

Hrabchak, Richard R., 88

Hsu, T. C., 19

Hub International, Ltd., 80

Hubbard, Edward B., 86, 259

Huber, J. Kendall, 83, 87, 258, 261

Hudson, Calvin, 83

Hudson, Charles B., 81, 85, 259

Hudson, Jerry L., 261

Hudspeth, Harry L., 317

Huebner Gold Medal, 40

Huebner, Solomon S., 33

Huffman, Gary, 85

Hughes, Charles Evans, 139, 313

Hughes, Martin P., 80

Hughes, Michael, 259, 262

Hulett Harper Stewart, 239

Humana Employers Health Plan of Georgia, Inc., 119, 295

Humana Health Benefit Plan of Louisiana, Inc., 119, 295

Humana Health Ins. Co. of Florida, Inc., 119, 295

Humana Health Plan, Inc. (KY), 119, 295

Humana Health Plan of Ohio, Inc., 119, 295

Humana Health Plan of Texas, Inc., 119, 295

Humana Health Plans of Puerto Rico, Inc., 119, 295

Humana, Inc., 80, 84, 254, 258, 261

Humana Ins. Co., Inc., 119, 274, 295

Humana Ins. Co. of Kentucky, 119, 295

Humana Ins. Co. of New York, 295

Humana Ins. of Puerto Rico, Inc., 119, 295

Humana Medical Plan, Inc., 119, 295

Humana Wisconsin Health Organization Ins. Corp., 119, 295

HumanaDental Ins. Co., 119, 295

Hummers, Richard G., 88

Humphrey, Edward J., 262, 264

Hunnicutt, Leslie, 82

Hurley, Brian J., 83

Hurley, Brian L., 83

Hurricane Katrina, 25

Hurzeler, Donald, 263

Hutchings, W. Preston, 257

Hutchinson, Richard A., 85

Hutchison, Larry M., 85, 259

Hynes, Keith S., 258

I

Iacopelli, Thomas J., 80

IBA Health & Life Assurance Co., 119, 132

Ibrahim, Sanford A., 81, 85, 262

Copyright © 2008 Insurance Forum, Inc.

ICW Group, 261
Ideal Settlements, Inc., 249
IdeaLife Ins. Co., 119, 295
IDS Life Ins. Co., 69, 98, 111, 119, 215
IDS Life Ins. Co. of New York, 111, 119
IDS Property Casualty Ins. Co., 129, 276, 305
Ignagni, Karen, 4
IHC Health Plans, Inc., 119, 132
Ikenaga, Jack H., 82, 260
Ilg, Harold F., 79, 85, 258, 262
Illinois Attorney General, **202**, 268
Illinois Insurance Department, 209
Illinois Mutual Life Ins. Co., 84, 119, 261, 295
Illinois Union Ins. Co., 276
Ilowitz, Shaya, 88
Ilowitz, Yaakov A., 88
Implied consent. *See* Negative consent
Incontestability clause, 58, 92, 285
Independence American Ins. Co., 119, 295
Independence Blue Cross, 119, 295, 308
Independence Holding Co., 80, 258
Independence Life & Annuity Co., 111, 119, 287, 295
Independent Health Association, 119, 295
Independent Health Benefits, 295, 308
Independent Insurance Agents and Brokers of America, 206
Independent Order of Foresters, 119, 295
Indiana Ins. Co., 129, 305
Indiana Insurance Department, 154, 238, 323
Indiana University, 40
Indiana University Press, 110, 286
Indiana Vision Services, Inc., 31, 119, 295
Indianapolis Life Ins. Co., 103, 119, 236, 279, 295
Individual Assurance Co., Life, Health & Accident, 120, 132, 295, 308
Industrial-Alliance General Ins. Co. (WA), 295, 308
Industrial-Alliance Pacific Ins. Co. (CN), 120, 295
Industrial-Alliance General Ins. Co. (CN), 120, 295
Infinity Ins. Co., 100, 129, 305
Infinity Property & Casualty Corp., 80, 84, 258, 261
ING America Ins. Holding, 69, 204
ING Financial Advisers, LLC, 185
ING Funds Distributor, LLC, 186
ING Groep N.V., 184
ING Life Ins. & Annuity Co., 58, 98, 111, 120, **185**, 274, 287, 295, 323
ING Life Ins. Co. of America, 98, 120, 295
ING USA Annuity & Life Ins. Co., 98, 103, 111, 120, 184, 266, 274, 279, 287, 295
ING USA Life Group, 84, 87, 261
Injured Workers Ins. Fund, 100
Inland Empire Health Plan, 31, 120, 132, 295, 308
Inside interest, 56
Institute for Professional Development, 39
Insult to Injury, **8**
Insurable interest, **54**, 63, 90, 213
Insurance Co. of the Americas, 101, 104, 280
Insurance Co. of North America, 101
Insurance Co. of the State of Pennsylvania, 101, 129, 276, 305
Insurance Co. of the West, 129, 305
Insurance Corp. of Hannover, 104, 130
Integrity Life Ins. Co., 31, 105, 111, 120, 281, 287, 295
Inter-Ocean Reinsurance Co., Ltd., 232
Inter Valley Health Plan, Inc., 120, 132, 295, 308
Interinsurance Exchange of the Automobile Club, 101, 130, 276, 305
Intermagnetics General Corp., 66
Internal Revenue Code, 90, 250
Internal Revenue Service, 21, 35, 45, 47, 74, 90, 94, 173
International Classification of Diseases, 326
International Fidelity Ins. Co., 84, 261
International Financial Services Life Ins. Co., 120, 132
Interstate Auto Ins. Co., Inc., 101, 276
Intramerica Life Ins. Co., 120, 295
Introduction to Risk Management and Insurance, 201
Investment Enterprises, Inc., 167
Investor initiated life insurance, 53. *See also* Speculator initiated life insurance
Investors Consolidated Ins. Co., 120, 295
Investors Heritage Life Ins. Co., 120, 132, 295
Investors Ins. Corp., 31, 120, 295
Investors Life Ins. Co. of North America, 120, 132, 295, 308
Investors Title Ins. Co., 80, 84
Investors Union, 269
Iordanou, Constantine, 79, 257
Iorio v. Asset Marketing, 270
Iowa Division of Insurance, 240
IPC Holdings, Ltd., 80, 258
Isaacs, Jeffrey S., 88
ISMIE Mutual Ins. Co., 130, 305
IU Health Plan, Inc., 120, 132
Iuppa, Alessandro A., 5, 143, 152
Izard, Daniel M., 258
Izzo, John J., 83

J

Jack, Clifford J., 84, 261
Jackson National Life Ins. Co., 84, 98, 103, 111, 120, 261, 274, 279, 287, 295
Jackson National Life Ins. Co. of New York, 111, 120, 287, 295
Jackson, W. Shaun, 80
Jacob, Bernard J., 85, 88, 262, 264
Jacobs, Gordon W., 83, 261
Jacobs, John H., 69, 85, 88, 263, 264
Jacobs, Scott S., 88, 263
Jain, Ajit, 83, 260
James, Donna A., 84
James, Hoyer, Newcomer & Smiljanich, 239
James River Group, Inc., 258
James, Robert V., 82, 87, 260, 263
Janus Aspen Series mutual funds, 185
Jaramillo, Jonathan R., 88, 264
Jarman, Jeffrey T., 260
Jarrett, Charles E., 259
Jarrett, Park G., III, 263
Jasien, William S., 87
Jasper, Thomas W., 81, 259
Jean, Ronald W., 258
Jefferson Life Ins. Co., 274
Jefferson National Life Ins. Co., 31, 120, 132, 295, 308
Jefferson Pilot Financial Ins. Co., 31, 98, 103, 111, 120, 269, 274, 279
Jefferson-Pilot Life Ins. Co., 31, 58, 98, 111, 120, 269, 274
Jefferson Pilot LifeAmerica Ins. Co., 31, 111, 120
Jensen, Keith A., 79, 82, 257, 260
Jensen, Stephanie, 170
Jermyn, Isadore, 87, 264
Jewett, William M., 83, 258
Jewkes, Roger S., 83, 261
JMIC Life Ins. Co., 120, 295
Joelson, Ronald P., 85, 88, 262, 264
John Alden Life Ins. Co., 120, 295
John Hancock Life Ins. Co., 24, 31, 38, 66, 69, 91, 98, 103, 111, 120, 270, 274, 279, 287, 295
John Hancock Life Ins. Co. (USA), 98, 111, 120, 270, 274, 287, 295
John Hancock Life Ins. Co. of New York, 111, 120, 287, 295
John Hancock Mutual Life Ins. Co., 33
John Hancock Variable Life Ins. Co., 31, 98, 111, 120, 274, 287, 295
John Marshall Law School, 16
John Wiley & Sons, 220
Johns Hopkins University, The, 34
Johns, John D., 69, 81, 85, 88, 259, 262
Johnson, Craig N., 86, 263
Johnson, Curt G., 83, 261
Johnson, David M., 80, 83, 258, 261
Johnson, Dennis L., 69
Johnson, Eric R., 79, 258
Johnson, Gail, 88
Johnson, James A., 174
Johnson, John B., 82, 260
Johnston, Michael S., 80
Johnston, Steven J., 259
Jones, Gregory W., 85, 262

Copyright © 2008 Insurance Forum, Inc.

Jones, Keith, 87

Jones, Ralph E., III, 79, 82, 257, 260

Jones, Raymond E., 85

Joseph, George, 80, 258

Joseph, Thomas A., 258

Josephs, Devereaux C., 34

Jost, Anthony R., 138

Joukowsky, Artemis, 220

Joyce, Robert J., 86, 263

Jurgensen, William G., 80, 84, 258, 262

K

Kaiser Foundation Health Plan (CA), 31, 120, 295

Kaiser Foundation Health Plan of Colorado, 31, 120, 295

Kaiser Foundation Health Plan of Georgia, 31, 120, 295

Kaiser Foundation Health Plan of Ohio, 31, 120, 295

Kaiser Foundation Health Plan of the Mid-Atlantic States, 31, 120, 295

Kaiser Foundation Health Plan of the Northwest, 31, 120, 295

Kaiser-Frazier, Tracy A., 82, 260

Kaiser, Thomas G., 82, 260

Kalen, Michael L., 83

Kalib, David L., 208

Kallop, A. George, 258

Kamarck, Martin, 81, 85, 262

Kan, Akitoshi, 79, 82, 257, 260

Kanak, Donald P., 79

Kanawha Ins. Co., 120, 295, 308

Kandarian, Steven, 264

Kansas City Life Ins. Co., 80, 120, 258, 261, 295

Kansas Insurance Department, 270, 327

Kantor, Jonathan D., 79, 83, 258, 260

Kappler, Donna, 137

Karas, Richard A., 80, 84, 88, 262

Kardassis, Nikos, 84

Kari, Ross, 259

Karp, Allen, 87

Karpowicz, James A., 262

Kasmar, Roy J., 81, 85, 262

Kasper, Michael A., 83, 260

Katkov, David H., 85, 259

Katosic, George R., 268

Katz, Jason L., 86, 263

Kaufman, Barton, 69

Kavanaugh, John P., 261, 263

Kavitsky, Charles, 82, 260

Kearney, John F., 83

Keating, Frank, 212

Keck, Kim, 87

Keegan, P. W., 80, 258

Keeley, Michelle M., 82, 87, 260, 263

Keeling, Henry C. V., 81, 259

Kehoe, Michael P., 258

Keir, Jack C., 40, 69

Kelbel, Craig J., 261

Kellen, Michael L., 260

Keller, Craig P., 259

Keller, Kenneth, 316

Keller, Michael C., 84

Kelley, Bruce G., 79, 83, 258, 261

Kelley, Tim, 85

Kellogg, James A., 80, 259

Kelly, Edmund F., 71, 84, 87, 254, 261, 263

Kelly, Frederick, 87, 263

Kelly, John J., 84, 262

Kelm, John, 263

Kelso, Kevin E., 86

Kemper Ins. Group, 84, 206, 261

Kemper Investors Life Ins. Co., 120, 295

Kenesey, Timothy J., 83

Kennedy, Parker S., 80, 83, 258, 261

Kenny, Timothy M., 85, 262

Kentucky Central Life Ins. Co., 105, 281

Kentucky Farm Bureau Mutual Ins. Co., 101, 130, 276, 305

Kentucky Funeral Directors Life Ins. Co., 120, 295

Kentucky National Ins. Co., 101, 104, 280

Kentucky Office of Insurance, 328

Keogh, Colm A., 88, 264

Keogh, John, 82

Kermott, Gary L., 80, 83, 258, 261

Kern Health Systems, 295, 308

Kerner, Michael, 86

Kerwin, James J., 87, 263

Kessinger, Ron D., 81, 85

Key Life Ins. Co., 120, 132, 295, 308

Keys, John R., Jr., 181

Keystone Health Plan Central, Inc., 120, 295

Keystone Health Plan East, Inc., 120, 295, 308

Keystone Health Plan West, Inc., 120, 295

Keystone Ins. Co., 130

Killian, John J., 85

Kilpatrick Life Ins. Co., 120, 132, 295, 308

Kim, John Y., 85, 88, 262, 264

Kimbler, Patrice, 268

King, Barbara, 83

King, Carl, 87, 263

King, Joseph N., 82

King, Ronald F., 84, 261

King, Thomas A., 262

King, Thomas S., 82

King, William K., Jr., 85, 262

Kingsley, Robert T., 83

Kingsway Financial Services, 80, 258

Kinnaird, Donna Haag, 262, 264

Kinnett, Jock, 83

Kirk, Kenneth D., 79, 257

Kirkland, Ronald E., 82, 257, 260

Kirkner, Gary E., 83

Kirsch, William S., 79, 258

Kirschner, James E., 85, 262

Kirshner, Alan I., 80, 258

Kist, Frederick O., 84, 261

Klaristenfeld, Harry I., 88, 262, 264

Klein, Ronald L., 85, 88

Klemens, Thomas A., 80, 258

Klepper, Robert, 86

Kling, Courtney, 88

Klippel, Charles, 87

Kloenhamer, Janet, 82

Kludt, John R., 88

Knights of Columbus, 24, 84, 98, 111, 120, 261, 274, 287, 295

Knorr, Molly, 263

Knudson, Jeffrey R., 261

Knudson, Mark, 326

Koba, Judith, 85

Koch, Ronald, 83

Koenig, William C., 262, 264

Kohan, James, 87

Koken, Diane, 143

Kokulis, George C., 88

Kolar, Joseph, 85

Kolefas, Athanasios, 88, 264

Kolton, David, 87

Komanecki, Joseph J., 262

Komstadius, Lori, 83, 260

Konen, Mark E., 84, 261, 263

Kopelman, Lewis, 268

Koskovich, Mark, 88

Kostin, Michele, 87

Kottoor, Anil, 88

Koupf, Gary I., 83

Kowalczyk, Barbara S., 84, 87, 261, 263

Kozik, Susan, 88, 264

KPS Health Plans, 31

Krakauer, Randall, 87

Kramer, William, 87, 263

Krause v. UnitedHealth Group, Inc. et al., 94

Krawcheck, Sallie, 79, 258

Kreinberg, David, 170

Kretschmer, R. David, 86, 88, 263

Krivoshik, William P., 88

Kroger, Gardis & Regas, 239

Kroner, James R., 80

Krump, Paul J., 79, 83, 258, 260

Kuczinski, Anthony J., 82

Kuhn, John, 82, 260

Kuhn, Stephen, 87, 261, 264

Kurath, John E., 88

Kuster, Bradley S., 86, 263

Kusumi, Gary Y., 83, 261

Kuzmich, William, 82

L

La Pietra, Joseph J., 88, 264

Laborde, Mark, 87

Lacher, Joseph P., Jr., 81, 263

Lack, Walter J., 175

Lafayette Life Ins. Co., 31, 111, 120, 279, 287, 295

LaGere, William B., 84, 262

Lahey, Edward V., Jr., 181

Lake, Charles D., II, 82

Lamale, Ellen Z., 88, 262, 264

Lamm-Tenant, Joan, 260

Lammey, Glenn D., 88, 264

Copyright © 2008 Insurance Forum, Inc.

Lamnin, Adam D., 82, 260

Lancer Ins. Co., 84

LandAmerica Financial Group, 80, 84, 258, 261

Landcar Life Ins. Co., 120, 295

Landmark American Ins. Co., 101

Landmark Life Ins. Co., 103, 120, 132, 295, 308

Lane, Chris, 326

Lane, Jeffrey H., 80, 84, 262

Langwell, Dennis J., 84, 261

Lapiana, Anthony, 86, 263

Lardakis, Tony E., 85

LaRocco, Michael, 81, 85, 259

Larson, Donald D., 82

Lasky & Rifkind, 239

Lassiter, Elwood G., III, 85, 260

LaTorre, Jean, 82, 87, 263

Latrenta, Nicholas, 264

Lauer, Dale E., 81, 85, 259

Lauer, J. Michael, 80, 84, 262

Launer, Leland C., Jr., 87, 261, 264

Laurel Life Ins. Co., 295, 308

LaVia, Dennis A., 263

Lawler-Johnson, Julia M., 88

Lawler, Kevin, 264

Lawson, Rodger A., 81, 85, 88, 254, 259, 262, 264

Lay, Jack B., 259, 261

Lead Concepts, 268

Lear, Robert A., 81

Leatherdale, Douglas, 85

LeBoeuf, Lamb, Leiby & MacRae, 5, 243

LECG, 175

Ledbetter, Kim W., 81, 85, 88, 259, 262, 264

Lederman, Ira S., 81, 259

Lee, Michael H., 81, 259

Lee v. Minner et al., 143

Lee, Sherri E., 257

Lee, Steven S., 84, 87

Lee, Thomas R., 268

Leflore, Byron, 82

Legal Mutual Liability Ins. Society, 101

Lehman Brothers, 331

Lehmann, Axel, 86, 263

Leibowitz, Joyce R., 88, 264

Leitzell, Stephen B., 336

Lemasters, S. Craig, 257, 260

Lenaburg, David S., 82

Lenahan, Joan O., 84, 261

Lenderink, Gary B., 83, 87, 261, 263

Leon Medical Centers Health Plans, Inc., 295, 308

Leonard, David E., 85

Leonard, John T., 261

Leonard, Richard, 87

Leonard, Sean T., 79, 257

Lerach Coughlin Stoia Geller Rudman & Robbins, 239

LeRoy, Spencer, III, 80, 259

Lerwick, Stuart, 86

Lester, Jack, 82

Lester, James D., III, 82

LeStrange, Kenneth J., 80, 258

Levenson, David N., 83, 87, 261

Levine, William, 87

Levy, Murray S., 82

Lewandowski, Nancy A., 85

Lewer Life Ins. Co., 120, 132, 295, 308

Lewis, A. Daniel, 83

Lewis, Edward, 263

Lewis & Ellis, Inc., 236

Lewis, Howard L., 83, 261

Lewis, James R., 79, 83, 258, 260

Lewis, Randall J., 263

Lexington Ins. Co., 101, 130, 276, 305

Libby, Douglas M., 83, 261

Liberty Bankers Life Ins. Co., 120, 132, 295, 308

Liberty County Mutual Ins. Co., 104, 280

Liberty Ins. Corp., 130, 305

Liberty Life Assurance Co. of Boston, 120, 274, 295

Liberty Life Ins. Co., 103, 269, 279, 295

Liberty Mutual Fire Ins. Co., 101, 130, 277, 305

Liberty Mutual Group, 71, 84, 87, 254, 261, 263

Liberty Mutual Ins. Co., 101, 104, 130, 203, 206, 277, 280, 305

Liberty Mutual Mid-Atlantic Ins. Co., 104, 280

Liberty National Life Ins. Co., 98, 111, 120, 274, 287, 295

Liberty Northwest Ins. Corp., 130

Liberty Surplus Ins. Corp., 101

Liberty Union Life Assurance Co., 120, 132, 274, 295, 308

LIBOR. *See* London interbank offered rate

Liddy, Edward M., 71, 79, 82, 253, 257, 260

Lie, Erik, 93

Life of America Ins. Co., 120, 132, 295, 308

Life expectancies, 325

Life Insurance, 54

Life Ins. Co. of Alabama, 120, 132, 295

Life Ins. Co. of Boston & New York, 120, 132, 295, 308

Life Ins. Co. of Louisiana, 120, 132, 295, 308

Life Ins. Co. of North America, 98, 120, 183, 252, 274, 295

Life Ins. Co. of the Southwest, 103, 120, 279, 296

Life Insurance: A Consumer's Handbook, 110, 286

Life Insurance Council of New York, 273, 314

Life Investors Ins. Co. of America, 98, 103, 111, 120, 215, 274, 279, 287, 296

Life Partners Holdings, Inc., **251**, **316**

Life Partners, Inc., **249**, **316**, **324**

Life Partners v. Life Ins. Co. of North America, 252

Life Partners v. Miller, 250

Life Partners v. Morrison, **250**

Life settlements, 89, 177, 322, 324. *See also* Secondary market for life insurance policies

Life of the South Ins. Co., 120, 132, 296, 308

Life Underwriting Training Council, 34

LifeCare Assurance Co., 120, 132, 296

Lifeguard Life Ins. Co., 120, 132

LifeUSA Ins. Co., 270

LifeWise Assurance Co., 120, 296

LifeWise Health Plan of Arizona, Inc., 120, 296

LifeWise Health Plan of Oregon, Inc., 120, 296

LifeWise Health Plan of Washington, 120, 296

Liftin, John M., 88

Liguori, Robert, 87

Lilienstein, David, 11

Lilienthal, Stephen W., 79, 83, 258, 260

Limauro, Stephen L., 80, 83, 258

Lincoln Benefit Life Co., 111, 120, 266, 287, 296

Lincoln General Ins. Co., 31, 101, 130, 277, 305

Lincoln Heritage Life Ins. Co., 84, 120, 261, 268, 296

Lincoln Life & Annuity Co. of New York, 31, 111, 120, 287, 296

Lincoln Memorial Life Ins. Co., 120, 132, 296, 308

Lincoln Mutual Life & Casualty, 120, 132, 296

Lincoln National Corp., 70, 80, 84, 87, 253, 258, 261, 263

Lincoln National Life Ins. Co., 31, 58, 69, 98, 103, 111, 120, 215, 269, 274, 279, 287, 296

Lindell, Stephen A., 85

Lindner, Carl H., III, 79, 82, 257, 260

Lindner, S. Craig, 79, 80, 257

Lineker, Lawrence J., 80

Linker, David, 263

Lipscomb, James L., 87, 261, 264

Liptrot, Linda, 87

Liquidation, 282

Liss, Samuel G., 85, 259

List developers, 268

Liston, Thomas J., 261

Litchfield, John, Jr., 88, 264

Littlefield, Dierdre, 262

Livermore, Jeanne M., 84, 87

Living Benefits, Inc., 55, 324

Living trusts, 268

LM Property & Casualty Ins. Co., 101

Lockhart, Robert B., 80

Loews Corp., 80, 258

Lofe, Donald P., Jr., 81, 85, 259, 262

Logan, Steven, 263

Lombardo, John S., 84, 87

Lombardozzi, Michael, 81, 259

Lomeli, Ann F., 84, 87

Londen, Jack, 84, 261

Londen, Thomas, 84, 261

Copyright © 2008 Insurance Forum, Inc.

London interbank offered rate, 209

London Life Ins. Co. (CN), 111, 120, 287, 296

London Life Reinsurance Co., 69, 120, 296

London Pacific Life & Annuity Co., 120, 132, 296, 309

Long, Bruce C., 83, 87

Long, Deborah J., 81

Long Island Ins. Co., 101, 277

Long-term care insurance, 142, **241**, 323

Long, Terry M., 236

Looyenga, Roger L., 82, 260

Loranger, Daniel D., 81, 259

Lord, Jonathan T., 80, 84, 258, 261

Lord, Robert, 87

Lorenz, Kevin, 88

Losier, Robert, 87

Loudermilk, Joey M., 82, 260

Louisiana Farm Bureau Mutual Ins. Co., 280

Louisiana Health Service & Indemnity Co., 31, 120, 296

Louisiana Pest Control Ins. Co., 101

Louisiana Workers Compensation, 305

Lovelace Health System, Inc., 296, 309

Lovelace Sandia Health, 31, 120, 132

Lowe, Fred R., 79

Lowe, Mike, 316

Lower, Louis G., II, 80, 84, 258, 261

Lowther, John R., 259

Loya Ins. Co., 305

Loyal American Life Ins. Co., 120, 296

Lubben, David J., 81, 170, 259

Lucas, Vane B., 40

Lucht, Jeffrey, 87

Luck, Fiona E., 81

Ludrof, Jeffrey A., 80, 258

Lumbermens Mutual Casualty Co., 97, 101, 104, 209, 273, 277, 280

Lummis, John M., 81, 259

Lundgren, H. David, 260

Lundqvist, Bertil, 56

Lupica, John J., 82

Lusardi, Robert R., 259

Lutenski, Richard, 259

Lutes, Kevin, 83, 261

Luttrell, Gregory, 88, 264

Lyday, James A., 264

Lynch, Stephen D., 258

Lyndon Southern Ins. Co., 277

Lyons, Donald R., 83, 260

Lyons, Mark, 82, 260

Lyski, James R., 260, 263

M

M-Care, Inc., 31, 121, 132, 296

M Life Ins. Co., 121, 296

M-Plan, Inc., 121, 132, 296, 309

MacColl, John, 85

Macinnes, Brett, 264

Mackey, Jerry, 85

MacLean, Brian W., 81, 259, 263

MacLeay, Thomas H., 84, 88, 262, 264

Madan, Akshay, 88

Madden, Timothy M., 262

Madeja, Peter C., 88

Madgett, Mark J., 88

Madigan, Lisa, 203, **205**

Madison, George, 88, 264

Madison National Life Ins. Co., Inc., 121, 296

Madson, Gregory, 85

MAG Mutual Ins. Co., 104, 130, 280, 305

Magaletta, Fred, 87

Magellan Behavioral Health, 296, 309

Magna Ins. Co., 121, 132, 296

MagnaHealth of New York, 121, 132

Maguire, Christopher J., 84, 259, 262

Maguire, James J., 81, 259

Maguire, James J., Jr., 259, 262

Maguire, Timothy J., 84, 262

Mahoney, Dennis L., 79

Mailloux, Patrick, 85, 262

Main Street America Assurance Co., 130, 305

Maine Bureau of Insurance, 5, 143, 152

Maine Dental Service Corp., 31, 121, 296

Maine Partners Health Plan, Inc., 31

Mako, Andrew J., 88, 264

Malvania, Nik, 87

MAMSI Life & Health Ins. Co., 121, 296

Managed Health, Inc., 121, 132, 296, 309

Managed Health Services Ins. Corp., 121, 132, 296, 309

Mandatory control level, 95, 271

Mandatory rehabilitation clause, 4, 14, 17

Mandelbaum, Michael A., 88

Manders, Matthew G., 263

Mangold, Thomas E., 79, 82

Manhattan Life Ins. Co., 121, 296

Manhattan National Life Ins. Co., 121, 296

Manhattan Re-Insurance Co., 277

Mann, Thomas H., 80, 83, 258, 261

Manning, Clark P., Jr., 84, 261

Manning, Dennis J., 83, 87, 261, 263

Mansfield, Christopher, 84, 87, 261, 263

Manufacturers Bank, 66

Manufacturers Life Ins. Co., 38, 69, 111, 121, 287, 296

Manulife Financial, 80, 84, 87, 258, 261, 263

Manulife Ins. Co., 111, 121, 287, 296

Many, Robert A., 88

MAPFRE Life Ins. Co., 121, 296

Marchio, Michael J., 83

Marconi U.S.A., 66

Marino, Jack A., 83

Marion, John L., 162

Marioni, Dwayne T., 82, 260

Markel, Anthony F., 80, 258

Markel Corp., 80, 84, 258

Markel Ins. Co., 130, 305

Markel, Steven A., 80, 84, 258

Market timing, 184

Markman, Michael, 263

Marlon, Anthony M., 81

Marlon, David M., 85

Marlow, Bruce W., 79, 82, 260

Marquard, Suzanne T., 88

Marra, Raymond, 87

Marra, Thomas M., 69, 80, 83, 87, 258, 261, 263

Marsh & McLennan Cos., Inc., 45, 67, 70, 80, 182, 185, 202, 206, 222, 258

Marsh, William J., 85, 88

Marshall, John, 260

Martens, Erwin, 85, 88, 262, 264

Martin, Bradley P., 80, 258

Martin, Chris L., 175

Martin, Darrell D., 84

Martin, Rodney O., Jr., 69, 79

Martin, Steven S., 83

Martorana, Mary Ann, 7

Masek, Timothy J., 260

Massachusetts Division of Insurance, 5

Massachusetts General Life Ins. Co., 233

Massachusetts Mutual Life Ins. Co., 24, 58, 84, 87, 98, 103, 111, 121, **180**, 215, **219**, 236, 254, 261, 264, 274, 279, 287, 296

Massachusetts Securities Division, 266

Massachusetts Vision Service Plan, 31, 121, 296

Mast, Larry L., 84, 88

Master of Science in Financial Services degree, 34

Master of Science in Management degree, 34

Mathas, Theodore A., 84, 88, 262, 264

Matheis, Dennis A., 263

Mathews, Shaun P., 87

Mathis, Rick, 83

Matsui, Hidefumi, 79, 82, 260

Matthew Thornton Health Plan, 121, 287, 296

Mattus, Kristi A., 69

Matz, A. Howard, 234

Matzdorff, Gabrielle M., 82

Maudsloy, Ronald R., 263

Max Re Capital, Ltd., 258

Maxicare Life & Health Ins. Co., 121, 132, 296, 309

May, Warren H., 84, 258, 261

Mayflower National Life Ins. Co., 121, 132, 296

MBIA, Inc., 80, 84, **221**, 258, 261

MBIA Ins. Corp., **221**, 305

MCAID, 121, 132, 309, 296

Copyright © 2008 Insurance Forum, Inc.

McAllister, Michael B., 254
McAndrew, Mark S., 81, 85, 259, 263
McAndrews, Philip, 88
McAreavy, Bonnie J., 264
McArthur, Stephen R., 85, 88
McAvinn, Peter J., 84, 88, 262, 264
McCabe, Michael J., 82, 260
McCahan Hall, 34
McCallister, Michael B., 80, 84, 258, 261
McCallum, William T., 83, 261
McCarran-Ferguson Act, 60, 249, 316
McCarthy, Kevin P., 81, 259, 263, 264
McCarthy, Margaret, 87
McCarthy, Sean W., 83, 261
McCaskey, Raymond F., 84, 261
McCaughan, James P., 81, 85, 88, 259, 262, 264
McCauley, Frank, 87
McCord, M. A., 84, 261
McCormick, Hugh T., 81, 259
McCormick, Thomas J., 83, 261
McDonald, Donald L., 84
McDonnell, Eileen, 87
McDonough, David M., 85, 263
McDonough, Kathleen, 260
McDonough, Paul H., 259
McDonough, Thomas, 79, 258
McElwee, Andrew A., 83, 260
McGavick, Michael S., 81, 85
McGill, Dan M., 40, 54
McGrain, Jonathan, 85
McGuffie, Duncan C., 85, 88, 262, 264
McGuire, Michael J., 258
McGuire, William W., 81, **93**, **170**, 218, 259
McGurn, David E., Jr., 257
McHugh, M. W., 263
McHugh, Ronald J., 261, 264
MCIC Vermont, Inc. RRG, 101, 277
McInerney, Thomas J., 69, 84, 87, 261
McInnis, James R., 84, 261
McIntosh, James W., 83
McIntyre, Breanna, 269
McIntyre, William S., 82, 260
McKay, Neil H., 82
McKenna, Richard J., 79
McKinley Life Ins. Co., 121, 296, 309
McKinley, Robert, 88, 264
McKinney, Larry J., 137
McKinnon, William T., 79, 82, 257, 260
McKinsey & Co., 39
McKinzie, J. Mark, 138
McLaren Health Plan, Inc., 31, 121, 132, 296, 309
McLendon, Charles, 259
McLucas, William R., 170
McMahon, Andrew, 260, 263
McMahon, Frank V., 258
McManus, Roger W., 86, 263
McNamara, Kevin M., 80, 258
McNeil, Ronald D., 82, 260
McNulty, Arthur F., 143
McNulty, Paul J., 51
McPeak, Julie, 328
McPhail, Gary R., 79, 82
McPike, Cindy J., 81, 85, 88, 259
McQuagge, Troy, 85, 263
MCS Health Management Options, 121, 132, 296
MCS Life Ins. Co., 296, 309
McSally, Michael J., 86, 263
McWaters, Jeffrey L., 257
McWhorter, Anthony L., 85
McWilliams, Pattie, 86
MD-Individual Practice Association, Inc., 121, 296
MDAdvantage Ins. Co. of New Jersey, 101, 277
MDNY Healthcare, Inc., 121, 132, 296, 309
MDwise, Inc., 296, 309
Mead, Christine B., 81, 85
Meade, Michael G., 262
Meade, Richard E., 264
Meadowbrook Ins. Group, Inc., 80, 258, 261
MedAmerica Ins. Co., 121, 296
MedAmerica Ins. Co. of New York, 121, 296
Medco Containment Ins. Co. of New York, 121, 296
Medco Containment Life Ins. Co., 121, 132, 296
Medica Health Plans, 31, 121, 296, 309
Medica Ins. Co., 296
Medical Alliance Ins. Co., 277
Medical Associates Health Plan, Inc., 121, 132, 296, 309
Medical Association Clinic Health, 121, 132, 296, 309
Medical Assurance Co., Inc., 31, 130, 305
Medical Benefits Mutual Life Ins. Co., 121, 296
Medical Health Insuring Corp. of Ohio, 121, 132, 296
Medical Liability Mutual Ins. Co., 277
Medical Mutual Ins. Co. of North Carolina, 280
Medical Mutual of Ohio, 296
Medical Professional Mutual Ins. Co., 101, 130, 277, 305
Medical Protective Co., 31, 101, 277, 305
Medical Savings Ins. Co., 121, 132, 296, 309
Medico Ins. Co., 98, 121, 132, 274, 296, 309
Medico Life Ins. Co., 121, 132, 296, 309
Medini, Paul, 257
Meek, Duane C., 88, 264
MEGA Life & Health Ins. Co., 31, 121, 296
Meier, Bradley I., 259
Meinhardt, Erika, 83, 261
Meisels, Leah, 326
Member Service Life Ins. Co., 31, 121
MEMBERS Life Ins. Co., 121, 296
MEMIC Indemnity Co., 261
Memorial Hospital (West Volusia, FL), 66
Memorial Ins. Co. of America, 103, 121
Memorial Service Life Ins. Co., 296, 309
Mendelovitz, Hillel, 326
Mendonsa, Robert, Jr., 87
Mense, D. Craig, 79, 83, 258, 260
Mental and nervous conditions clause, 2
Mentz, John P., 82
Menzies, Steven, 83
Mercer Ins. Group, Inc., 258, 261
Merchants Mutual Ins. Co., 104, 280
Merck, Robert R., 87, 261, 264
Mercury Casualty Co., 101, 130, 277, 305
Mercury County Mutual Ins. Co., 104, 280
Mercury General Corp., 80, 258
Mercury Ins. Co., 101, 130, 277, 305
Mercy Health Plans of Missouri, Inc., 121, 296
Mergelmeyer, Gene E., 260
Merit Life Ins. Co., 98, 121, 274, 296
Merrill Lynch Life Ins. Co., 84, 121, 287, 296
Merrimack Mutual Fire Ins. Co., 130, 305
Merritt, Martin J., 232
Merves, Jay, 82
Messina, Elizabeth, 87, 263
Mestman, Steven A., 83
Methven, Robert, 83
MetLife, Inc., 45, 69, 70, 80, 84, 87, 253, 258, 261, 264
MetLife Ins. Co. of Connecticut, 98, 111, 121, 274, 277, 287, 296
MetLife Investors Ins. Co. (MO), 111, 121, 287, 296, 323
MetLife Investors Ins. Co. of California, 111, 121
MetLife Investors USA Ins. Co., 98, 103, 111, 121, 274, 279, 287, 296
MetLife Life & Annuity Co. (CT), 98, 111, 121, 274, 287, 296
Metropolitan Health Plan, 121, 132, 296, 309
Metropolitan Life Ins. Co., 24, 58, 98, 103, 111, 121, 142, 144, 182, 205, 215, 236, **241**, 274, 279, 287, 296
Metropolitan Life Ins. Co. v. Ellison, 54
Metropolitan Property & Casualty Ins. Co., 101, 130, 277, 305
Metropolitan Tower Life Ins. Co., 98, 111, 121, 274, 287, 296
Metzler, Charles B., 84, 87, 263
Meyenhofer, Bruno, 81, 259
Meyer, John R., 88
Meyer, Robert E., 81, 259, 263
MGIC Investment Corp., 80, 84, 262

Copyright © 2008 Insurance Forum, Inc.

Miami University of Ohio, 201

Michaels, Nick A., 268

Michael, Jonathan E., 81, 85, 259, 262

Michael, Ralph S., III, 80, 259, 262

Michener, James M., 79, 82, 257, 260

Michigan Health Ins. Co., 274

Mickelson, Larry, 316

Mid-Atlantic Vision Service Plan, Inc., 31, 121, 296

Mid-Century Ins. Co., 130, 277, 305

Mid-Continent Casualty Co., 130, 305

Mid-Continent Life Ins. Co., 105, 281

Mid-Continent Preferred Life Ins. Co., 121, 132, 296, 309

Mid-West National Life Ins. Co. of Tennessee, 31, 121, 296

Middaugh, Thomas A., 83, 261

Midland Co., 80, 258, 262

Midland National Life Ins. Co., 31, 84, 88, 91, 98, 111, 121, 274, 287, 296

Midwest Health Plan, Inc., 121, 132, 296, 309

Midwest Security Life Ins. Co., 121, 296

Midwestern United Life Ins. Co., 111, 121, 287, 296

Migel, Christopher J., 83

Migro, Michael A., 88

Mihaly, M. Rose V., 83

MII Life, Inc., 121, 296

Mikan, George L., III, 259

Mikan, G. Mike, 174

Milbank Ins. Co., 130, 305

Milberg Weiss & Bershad, 239

Military Personnel Financial Services Protection Act, **150**

Military sales, **149**

Millenium Trust, 316

Miller, Bradley, 263

Miller, Dean E., 85, 88

Miller, Edward D., 254, 263

Miller, Gary W., 79, 85, 257, 262

Miller, Gedalia D., 88

Miller, Jack D., 81, 259, 263

Miller, James E., 84, 87, 261, 264

Miller, Jean M., 216

Miller, Mark W., 270

Miller, Richard, 86

Miller, Robert M., 83, 260

Miller, Theodore, Jr., 85

Miller, T. Michael, 81, 85, 259, 263

Milliman, Inc., **13**, 16, 60

Million Dollar Round Table, 34

Mills, Howard D., III, 5, 19, 41, 140, 145, 202

Mills, Paul S., 40

Mills, Robert B., 79, 82, 257, 260

Millwater, G. J., 81, 259

Milos, Charles D., 258

Milton, Christian M., **42**, 48, **146**

Milwaukee Journal Sentinel, 138

MIMS International (Barbados), Ltd., 162

Mindich, Mark J., 263

Miner, John R., 80, 84, 261

Minnesota Attorney General, 44, 148, 173, 202, **216**, 269, **329**

Minnesota Commerce Department, 239

Minnesota Life Ins. Co., 24, 84, 98, 103, 111, 121, 262, 274, 279, 287, 296

Minton, Peter A., 258

Miranthis, Costas, 259

Mischell, Thomas E., 79, 257

Mississippi Farm Bureau Casualty Ins. Co., 280

Mississippi Farm Bureau Mutual Ins. Co., 101, 104, 277, 280

Missouri Care Health Plan, 121, 132, 296, 309

Missouri Division of Insurance, 232

Missouri Employers Mutual Ins. Co., 280

Missouri Physicians Mutual, 101

Mistretta, F. David, 208

Mitchell, H. Elizabeth, 85, 259

Mitchell Hall, 34

Mitchell, James A., 40, 69

Mitterhoff, Francis L., 84, 261

Mitzner, Melvyn, 84

Miura, Yumiko, 88

ML Life Ins. Co. of New York, 121, 287, 296

MML Bay State Life Ins. Co., 111, 121, 269, 287, 296

MMM Healthcare, Inc., 31, 121, 132, 296, 309

MNM 1997, Inc., 121, 132, 297, 309

Modaff, James C., 85

Modal premiums. *See* Fractional premiums

Modern Woodmen of America, 98, 121, 274, 297

Molbeck, John N., Jr., 258

Molendorp, Dayton H., 82, 260

Molina Healthcare of California, Inc., 121, 132, 297, 309

Molina Healthcare, Inc., 258

Molina Healthcare of Michigan, Inc., 31, 121, 132, 297, 309

Molina Healthcare of New Mexico, Inc., 121, 132, 297, 309

Molina Healthcare of Utah, Inc., 121, 132, 297, 309

Molina Healthcare of Washington, Inc., 31, 121, 132, 297, 309

Molina, J. Mario, 258

Molloy, Edward, 87

Monarch Life Ins. Co., 98, 121, 132, 274, 281, 297, 309

Mondale, Walter F., 93

Monitor Life Ins. Co. of New York, 121, 132, 297

Monrad, Elizabeth A., **42**, 48, 85, 88, **146**

Monroe Co-Op Ins. Co., 104, 280

Montalvo, Michael A., 85

Montana Insurance Department, 2

Montgomery Capital, Inc., 176

Montgomery, Jeffrey A., 80, 258

Montgomery, Rosemary, 259

Montgomery Ward, 66

Montpelier Re Holdings, Ltd., 80, 258

Montross, Franklin, IV, 82, 260

Monumental Life Ins. Co., 24, 98, 103, 111, 121, 274, 279, 287, 297

MONY Life Ins. Co., 24, **45**, 69, 98, 103, 111, 121, 274, 279, 287, 297

MONY Life Ins. Co. of America, 45, 111, 121, 266, 287, 297

Moody, Robert L., 82, 84, 258, 260, 262

Moody, Ross R., 84, 258

Moody's Investors Service, **24**, **106**, 156, 210, 221, 245, **282**

Moone, Robert H., 85, 259

Mooney v. Allianz Life, 270, 332

Mooney, Kay, 87

Mooney, Linda L., 270

Moor, Kristian P., 79, 82, 260

Moore v. American United Life Ins. Co., 6, 16

Moore, Darnell, 82, 260

Moore, Elizabeth D., 313

Moore, Scott D., 80, 84, 259, 262

Moore, Trezevant, 85

Moossmann, Arthur, 82, 260

Morain, Stephen M., 258

Moran, Thomas J., 84, 88, 262

Morello, James J., 85

Morello, Steve, 82

Moret, Pamela J., 85, 263

Morgan, Robert B., 260

Morgan Stanley & Co., 20, 205

Morgan, Thomas B., 258

Moroney, Patrick E., 84

Morrill, Michael E., 82, 260

Morris, James T., 84, 262

Morris, Joseph F., 81

Morris, Malcolm S., 81, 85

Morris, Paul B., 88

Morris, Stewart, Jr., 81, 85

Morrison, David J., 80

Morrison, Gregory, 81, 259

Morriss, T. Wynne, Jr., 259

Mortgage Guaranty Ins. Corp., 305

Mosaad, Mohammed, 88, 262, 264

Moses, Victor C., 83, 258

Mosse, Mario A., 88

Motamed, Thomas F., 79, 83, 258, 260

Mothe Life Ins. Co., 121, 132, 297, 309

Motorists Ins. Group, 84

Motorists Life Ins. Co., 121, 297

Motorists Mutual Ins. Co., 130, 277, 305

Motors Ins. Corp., 31, 101, 130, 277, 305

Mounce, James L., 86

Mount Carmel Health Plan, Inc., 122, 132, 297

Mount Hawley Ins. Co., 31, 130, 305

Copyright © 2008 Insurance Forum, Inc.

Mount Sinai Medical Center of Florida, 66

Mount Washington Assurance Corp., 104, 280

Mountain Laurel RRG, 101, 277

Mountain Life Ins. Co., 122, 297

Mountain States Healthcare, 277

Mountain, William, 326

Moya, Steven O., 261

MTL Ins. Co., 84, 122, 297

MTM Life Ins. Co., 122, 132, 297, 309

Mueller, Patricia, 87

Muenchener Rueckversicherungs-Gesellschaft AG, 222

Muleski, Robert T., 84, 261

Mulligan, Thomas F., 86

Mullin, Mark W., 82, 87, 260

Multistate settlement (UnumProvident Corp.), 2

Mundt, Randall C., 88

Munich American Holding Corp., 262

Munich American Reassurance Co., 31, 98, 122, 206, 274, 297

Munich Reinsurance America, Inc., 277, 305

Municipal bonds, 322

Municipal Ins. Co. of America, 122, 274

Murabito, John M., 79, 258

Muromcew, Alexander, 264

Murphy, Bryan F., 86, 263

Murphy, Gregory E., 81, 85, 259, 262

Murphy, John B., 83, 87

Murphy, John M., 86

Murphy, Michael R., 82, 262

Murphy, Thomas W., 82, 87, 260

Murray, James E., 80, 84, 258, 261

Murray, William A., 258

Mutual of America Life Ins. Co., 84, 88, 98, 111, 122, 262, 275, 287, 297

Mutual Beneficial Association, 98, 274

Mutual Benefit Life Ins. Co., 33, 105, 281

Mutual of Detroit Ins. Co., 122, 297, 309

Mutual of Enumclaw Ins. Co., 130, 280, 305

Mutual funds, 321

Mutual holding companies, 140

Mutual Life Ins. Co. of New York, 34. *See also* MONY Life Ins. Co.

Mutual of Omaha Ins. Co., 69, 84, 88, 98, 111, 122, 262, 275, 279, 287, 297

Mutual Savings Life Ins. Co., 31, 122, 132, 297, 309

Mutual Service Casualty Ins. Co., 104

Mutual Service Life Ins. Co., 122, 297

MVP Health Ins. Co., 122, 297, 309

MVP Health Plan, 122, 132, 297

Myers, George W., 88, 264

Myers, Paul C., 84, 261

Myers, Priscilla A., 88

Myhra, Phillip, 85, 263

Myrick Pavilion, 34

Mysliwy, Allie, 85, 259, 262

N

Naftzger, Jay R., 88

Nagler, Stewart G., 84, 87, 261, 264

Namibia, 170

Nan Shan Life Ins. Co., Ltd., 163

Napier, Richard, **43**, 48, 146

Napoles, Julius G., 261

Nard, Christopher S., 80, 259

Nastou, Roger G., 263

Natan, Mousa F., 263

Nathans, Howard B., 262

National American Ins. Co. (OK), 84, 262

National Association of Independent Life Brokerage Agencies, 212

National Association of Insurance and Financial Advisors, 15, 16, 34, 69, 151, 212

National Association of Insurance Commissioners, 15, 16, 24, 67, 95, 139, 143, **152**, 155, 206, 212, 215, 225, 242, 249, 266, 271, 321, 327, 328, 336

National Association of Life Underwriters, 33. *See also* National Association of Insurance and Financial Advisors

National Association of Professional Insurance Agents, 206

National Association of Securities Dealers, **184**, 204, 266, 321. *See also* Financial Industry Regulatory Authority, Inc.

National Automotive Ins. Co., 101

National Benefit Life Ins. Co., 122, 297

National Consumer Ins. Co., 104

National Ethics Bureau, 323

National Farm Life Ins. Co., 69, 122, 297

National Farmers Union Life Ins. Co., 122, 297

National Financial Ins. Co., 98, 275

National Financial Partners, 80, 258

National Fire & Marine Ins. Co., 101, 130, 277, 305

National Foundation of America, 269

National Foundation Life Ins. Co., 122, 132, 297, 309

National Geographic, 25

National Grange Mutual Ins. Co., 84, 262

National Guaranty Ins. Co., 101, 277

National Guardian Life Ins. Co., 103, 122, 279, 297

National Health Ins. Co., 98, 122, 132, 275, 297, 309

National Income Life Ins. Co., 122, 297

National Indemnity Co., 101, 130, 277, 305

National Ins. Association, 104, 280

National Ins. Co. of Wisconsin, Inc., 122, 297

National Integrity Life Ins. Co., 31, 111, 122, 287, 297

National Liability & Fire Ins. Co., 130, 305

National Life Ins. Co. (PR), 31, 122, 297

National Life Ins. Co. (VT), 34, 84, 88, 98, 122, 262, 264, 275, 297

National Lloyds Ins. Co., 280

National Mutual Benefit, 31

National Reinsurance Corp., 101, 277

National Safety Life Ins. Co., 122, 297

National Securities Markets Improvement Act, 317

National Security Ins. Co., 122, 132, 297, 309

National Security Life & Annuity Co., 122, 297

National Specialty Ins. Co., 101

National States Ins. Co., 98, 122, 133, 297, 309

National Teachers Associates Life Ins. Co., 122, 297

National Telcom Corp., 101, 277

National Underwriter Co., 22

National Union Fire Ins. Co. of Pittsburgh, Pennsylvania, 41, 101, 130, 160, 227, 277, 305

National Western Life Ins. Co., 84, 99, 122, 258, 262, 269, 275, 297

Nationally Recognized Statistical Rating Organizations, 106, 282

NationsBanc Ins. Co., 122

NationsBuilders Ins. Co., 277

Nationwide Financial Services, Inc., 69, 80, 84, 88, 215, 258, 262, 264

Nationwide Indemnity Co., 101, 277

Nationwide Ins. Co. of Florida, 31, 130

Nationwide Life & Annuity Co. of America, 111, 122, 287, 297

Nationwide Life & Annuity Ins. Co., 111, 122, 287, 297

Nationwide Life Ins. Co., 99, 103, 111, 122, 275, 279, 287, 297, 323

Nationwide Life Ins. Co. of America, 99, 111, 122, 275, 287, 297

Nationwide Mutual Fire Ins. Co., 101, 130, 277, 305

Nationwide Mutual Ins. Co., 101, 104, 130, 277, 280, 305

NAU Country Ins. Co., 84

Nautilus Ins. Co., 130, 305

Navigators Group, Inc., 80, 84, 258

Navigators Ins. Co., 130, 277, 305

Navy Mutual Aid Association, 122, 297

Neary, Daniel P., 69, 84, 88, 262

Nebraska Insurance Department, 71, 140, 181, 253, 313

Negative consent, 241

Negrete v. Allianz Life, 270

Neidorff, Michael F., 79, 257

Copyright © 2008 Insurance Forum, Inc.

Neighborhood Health Partnership, Inc., 122, 297, 309

Neighborhood Health Plan, Inc., 122, 133, 297, 309

Neighborhood Health Plans of Rhode Island, Inc., 122, 133, 297, 309

Nelson, Kathleen, 88

Nelson, Steve H., 258

Nelson, Steven, 260

Nerney, Thomas P., 82, 260

Ness, J. Gregory, 81, 85, 88, 259, 262, 264

Network Health Ins. Corp., 122, 297

Network Health Plan, 122, 297

Neubeck, Gary F., 264

Neugebauer, John, 87

Neuger, Win J., 79, 82, 257

Nevada Contractors Ins. Co., 101

Nevada Direct Ins. Co., 277

NevadaCare, Inc., 31, 122, 133, 297, 309

New England Life Ins. Co., 111, 122, 236, 287, 297

New Era Life Ins. Co., 122, 133, 297, 309

New Era Life Ins. Co. of the Midwest, 122, 133, 297, 309

New Hampshire Bureau of Securities Regulation, 184, 204

New Hampshire Ins. Co., 101, 130, 277, 305

New Hampshire State Employees Deferred Compensation Plan, **185**

New Jersey Manufacturers Ins. Co., 101, 130, 277, 305

New Jersey Re-Insurance Co., 101, 277

New Jersey Skylands Ins. Co., 101, 104, 280

New West Health Services, 122, 133, 297, 309

New York Attorney General, **65**, 221, **334**

New York Central Mutual Fire Ins. Co., 130, 305

New York Department of State, 333

New York Insurance Department, 5, 41, 56, **63**, 71, 139, 141, 182, 202, 209, 221, 232, 243, 253, **273**, **313**, **333**

New York Life Ins. & Annuity Corp., 31, 99, 111, 122, 275, 287, 297

New York Life Ins. Co., 24, 31, 34, 58, 69, 71, 84, 88, 99, 103, 111, 122, 144, 215, 262, 264, 275, 279, 287, 297, **327**

New York State Commission to Modernize the Regulation of Financial Services, 320

New York State Register, 333

New York State Trial Lawyers Association, 25

New York State United Teachers Union, 185

New York Stock Exchange, 321

New York Times, The, 149, 181, **212**

Newby, Jerry A., 82, 257, 260

Newport Bonding & Surety, 101, 277

Newsom, Larry J., 84, 261

Newsome, Jon P., 84, 88

NGL American Life Ins. Co., 122

NGM Ins. Co., 104, 130, 277, 280, 305

Nicely, Olza M., 82, 260

Nichols, John D., Jr., 259

Nicholson, Bruce J., 69, 85, 263

Niehaus, Mark D., 262

Niemeyer, Paul V., 250

Nikolaus, Donald H., 79, 83, 258, 261

Nippon Life Ins. Co. of America, 122, 297

Nish, Kevin M., 83

Nixon Peabody, 313

NJ Physicians United Reciprocal, 277

No-lapse guarantees, 59

Noble, David J., 82, 87

Nolan, Frances, 85, 88, 264

Nolan, Katherine C., 257, 260

Nolan, Timothy, 83, 260

Non Commissioned Officers Association, 149

Noncarrow, Cheryl, 88

Nook, Jeffrey J., 262, 264

NORCAL Mutual Ins. Co., 104, 280, 305

Noris, Peter D., 87

Norman, Jeffrey, 268

Norman, Larry N., 82

Norman, Stanley, 268

Normandy, Joe, 212

Norris, David, 85

North American Co. for Life & Health Ins., 31, 111, 122, 287, 297, 323

North American Co. for Life & Health Ins. of New York, 31, 122

North American Ins. Co., 31, 122, 297

North American Life Ins. Co. of Texas, 122, 133, 297, 309

North American Securities Adminstrators Association, **321**

North Carolina Attorney General, 268

North Carolina Farm Bureau Mutual Ins. Co., 101, 130, 277, 280, 305

North Carolina Insurance Department, 150, 247

North Carolina Mutual Life Ins. Co., 122, 133, 275, 297, 309

North Coast Life Ins. Co., 122, 133, 297, 309

North, John W., 85, 262

North Pointe Casualty Ins. Co., 101

North Pointe Holdings Corp., 80, 84, 258

North River Ins. Co., 305

Northland Ins. Co., 130, 277, 305

Northstar Life Ins. Co., 111, 122

Northwestern Long Term Care Ins. Co., 111, 122, 287, 297

Northwestern Mutual Life Ins. Co., 24, 34, 58, 69, 84, 88, 99, 111, 122, **137**, 144, 214, 262, 264, 275, 287, 297

Northwestern National Ins. Co., 277

Northwestern University, 201

Norwood, Felicia, 87

Nottingham, Kendall, 220

Novation, 241

Novello, Leonard P., 264

Noyce, James W., 80, 258

Nozko, Henry W., Jr., 82

NRSRO. *See* Nationally Recognized Statistical Rating Organizations

Nuclear Electric Ins., Ltd., 101, 130, 277, 305

Nussbaum, Samuel R., 86, 263

NYLIFE Ins. Co. of Arizona, 122, 297

NYMAGIC, Inc., 80, 258

O

Oak Brook County Mutual Ins. Co., 104, 280

Oakes, Dennis, 87, 263

Oatman, James E., 82

Oberland, Gregory C., 264

Oberting, Kernan V., 258

Obourn, Noel, 263

O'Brien, Dermot, 88, 264

O'Bryant, Allan E., 82

Occidental Life Ins. Co. of North Carolina, 122, 297

Ochiltree, Jamie, III, 81, 85, 259, 262

O'Connell, Robert J., 84, 87, **180**, **219**

O'Connor, Patrick F., 84

Oddy, William J., 80, 83, 258

Odenath, David R., 85, 88, 262, 264

O'Donnell, Kevin J., 81, 259

O'Donnell, William T., 69

ODS Health Plan, Inc., 122, 297

Odyssey America Reinsurance Corp., 31, 101, 130, 277, 305

Odyssey Re Holdings Corp., 80, 259

Office of Administrative Law (CA), 15

Office of the Comptroller of the Currency (US), 229

O'Halleran, Michael D., 79, 257

O'Hara, Brian M., 81, 259

OHIC Ins. Co., 104, 280

Ohio Casualty Corp., 80, 84, 259, 262

Ohio Casualty Ins. Co., 31, 101, 130, 277, 305

Ohio FAIR Plan Association, 277

Ohio Farmers Ins. Co., 101, 277

Ohio National Life Assurance Corp., 111, 122, 287, 297

Ohio National Life Ins. Co., 84, 99, 103, 111, 122, 142, 262, 275, 279, 287, 297

Ohio State Life Ins. Co., 122, 297

O'Hollearn, R. P., 84

Ohrman, Karl J., 56

O'Kane, Christopher, 79, 257

Oklahoma Farm Bureau Mutual Ins. Co., 130, 305

Old American County Mutual Fire Ins. Co., 101, 104, 277, 280

Copyright © 2008 Insurance Forum, Inc.

Old American Ins. Co., 122, 297
Old Republic General Ins. Corp., 130, 305
Old Republic Ins. Co., 101, 130, 277, 305
Old Republic International Corp., 80, 84, 259, 262
Old Republic Life Ins. Co., 31, 122, 297
Old Southwest Life Ins. Co., 122, 133, 297, 309
Old Spartan Life Ins. Co., 297
Old Standard Life Ins. Co., 122, 133, 297, 309
Old United Life Ins. Co., 122, 297
Olejniczak, Ronald M., 87, 260, 263
Oleksiw, Andrew, 84, 87
Olie, Christopher C., 85
Olive, Richard, 269
Olive, Susan, 269
Olivo, James, 262
Olson, Curtis W., 84
Olson, Knut A., 263
Olson, Timothy J., 82, 260
OM Financial Life Ins. Co., 270, 275, 297, 323
OM Financial Life Ins. Co. of New York, 297
O'Maley, David B., 84, 262
O'Malley, James P., 84
Omega Ins. Co., 277
Omnia Life Ins. Co., 99
OmniCare Health Plan, Inc. (MI), 31, 122, 297
OmniCare Health Plan, Inc. (TN), 31
One-year, nonrenewable, nonconvertible, term life insurance, 45
OneBeacon America Ins. Co., 130, 277, 305
OneBeacon Ins. Co., 101, 130, 277, 305
O'Neil, Frank B., 262
O'Neill, Bernard M., 88
OneNation Ins. Co., 122, 297
Optima Health Group, 122, 133
Optima Health Ins. Co., 297, 309
OPTIMA Health Plan, 31, 122, 297
Optimum Choice of the Carolinas, Inc., 122
Optimum Choice, Inc., 122, 298
Optimum Re Ins. Co., 103, 122, 279, 298
Optimum Reassurance, Inc., 122, 298
Oregon Attorney General, 272
Oregon Dental Service, 122, 298
Oregon Insurance Division, 155
O'Reilly, Michael, 79, 83, 258, 260
Oriska Ins. Co., 101, 277
Orkney Re, Inc., 122, 298
Orlich, Robert F., 81, 82, 259, 260
O'Rourke, Nicole, 87
Orphanides, James M., 254, 261
Ortenzio, James M., 87
OSF Health Plans, Inc., 99, 122, 133, 298, 309
Ossias, Cindy A., 5
Ostergren, Gregory V., 82
Ostrom, Mary A., 88
Ostrowski, Robert J., 88
O'Toole, Hugh, 88, 262, 264
Ouellette, Daniel L., 84, 87
Outback Steakhouse, 322
Outcalt, Gregory, 82, 260
Owcar, Gary J., 83
Owen, John B., 82, 260, 268
Owen, William J., 81
Own occupation clause, 17
Owners Ins. Co., 101, 130, 277, 305
Ownership clause, 91
Oxendine, John W., 2
Oxford Health Ins., Inc., 122, 298
Oxford Health Plans, Inc. (CT), 122, 298
Oxford Health Plans, Inc. (NJ), 123, 298
Oxford Health Plans, Inc. (NY), 123, 298
Oxford Life Ins. Co., 31, 123, 298
Ozark National Life Ins. Co. (MO), 123, 298
Ozendo, Pierre, 262

P

PA Physicians Reciprocal, 101, 104, 280
Pacific Beacon Life Reassurance, Inc., 123, 133, 298, 309
Pacific Century Life Ins. Co., 123, 133, 298, 309
Pacific Employers Ins. Co., 31, 130, 305
Pacific Guardian Life Ins. Co., Ltd., 123, 298
Pacific Hospital Association, 123
Pacific Indemnity Co., 101, 130, 277, 305
Pacific Life & Annuity Co., 111, 123, 287, 298
Pacific Life Ins. Co., 58, 69, 84, 88, 99, 103, 111, 123, 140, 215, 262, 275, 279, 287, 298
Pacific LifeCorp, 140
Pacific Mutual Holding Co., 140
Pacific Mutual Life Ins. Co., 34, 140
Pacific Resources, 195
Pacific Union Assurance Co., 123, 298
PacifiCare of Arizona, Inc., 123, 298
PacifiCare Behavioral Health of California, Inc., 123, 298
PacifiCare of California, 123, 298
PacifiCare of Colorado, Inc., 123, 298
PacifiCare Dental, 123, 298
PacifiCare Life Assurance Co., 123, 298
PacifiCare Life & Health Ins. Co., 123, 298
PacifiCare of Nevada, Inc., 123, 298
PacifiCare of Oklahoma, Inc., 123, 298
PacifiCare of Oregon, Inc., 123, 298
PacifiCare of Texas, Inc., 123, 298
PacifiCare of Washington, Inc., 123, 298
PacificSource Health Plans, 298
Padovese, Karen M., 83
Paladin Reinsurance Corp., 277
Palisades Safety & Ins. Association, 101
Palmatier, W. E., 84
Palme-Krizak, Christina, 82
Palmer, Anne P., 263
Palmer, Mark, 326
Palmer, Paul H., 81, 85, 262
Pan-American Assurance Co., 123, 266, 298
Pan-American Life Ins. Co., 84, 103, 123, 262, 266, 279, 298
Paragon Life Ins. Co., 99
Paramount Care, Inc., 123, 133, 298
Paramount Care of Michigan, 123, 133, 298, 309
Pardo, Brian D., 252, 316, 325
Pardo Family Holdings, Ltd., 252
Park, Anthony J., 83, 258
Park Avenue Life Ins. Co., 123, 298
Parker, Bruce, 83
Parker Centennial Assurance Co., 123, 298, 309
Parkland Community Health Plan, Inc., 123, 133, 298, 309
Parrilio, Richard P., Sr., 263
Parry, Edward J., III, 80, 83, 87, 258, 261, 263
Parsons, Eric E., 81, 85, 88, 259, 262, 264
Parsons, Mark A., 87
Partington, Donald E., 261
Partner Reinsurance Co. of the US, 31, 101, 130, 277, 306
PartnerRe, Ltd., 80, 84, 259, 262
PARTNERS National Health Plans of Indiana, Inc., 31
PARTNERS National Health Plans of North Carolina, Inc., 123, 298
Pasqualetto, John G., 81, 259
Passell, Brian J., 81, 259, 262
Paster, Joseph P., 87, 263
Pasteris, Paul T., 87, 264
Paston, Donald, 82, 260
Patalano, Frank, 263
Paterson, Jill, 82
Patricco, Raymond, 52
Patrick, Edward N., Jr., 81, 259
Patrons Fire Ins. Co. of Rhode Island, 104
Patsis, C. Paul, 86, 263
Patten, Ronald, 268
Paul Revere Life Ins. Co., 1, 13, 99, 103, 123, 275, 279, 298
Paul Revere Variable Annuity Ins. Co., 123, 298
Paul v. Virginia, 60, 327
Pauls, Dennis J., 80
Pavlovsky, Mary E., 259
Peach State Health Plan, Inc., 298
Pearson, Linwood John, 69, 82

Copyright © 2008 Insurance Forum, Inc.

Peat Marwick Main & Co., 232

Peavy, Lanny, 151

Peck, Charles, 87, 263

Peck, Susanne C., 86, 88

Peden, R. Scott, 316

Pedone, Charles K., 84

Peerless Indemnity Ins. Co., 101

Peerless Ins. Co., 101, 130, 277, 306

Pegasus Ins. Co., 277

Pegus, Cheryl, 87

Pekin Life Ins. Co., 123, 298

Pellegrino, Kathleen, 261

Pelletier, Paul E., 52

PEMCO Life Ins. Co., 123, 298

PEMCO Mutual Ins. Co., 130, 306

Peninger, Michael J., 260

Peninsula Health Care, Inc., 31, 111, 123, 287, 298

Penn Ins. & Annuity Co., 111, 123, 287, 298

Penn Millers Ins. Co., 84

Penn Mutual Life Ins. Co., 58, 84, 88, 99, 103, 111, 123, 262, 264, 275, 279, 287, 298

Penn National Security Ins. Co., 130, 306

Penn Treaty Network America Ins. Co., 123, 133, 298, 309

PennCorp Life Ins. Co., 123, 298

Pennsylvania Attorney General, 268

Pennsylvania Dental Service Corp., 123

Pennsylvania General Ins. Co., 130

Pennsylvania Insurance Department, 139, 143

Pennsylvania Life Ins. Co., 123, 298

Pennsylvania Manufacturers' Association Ins. Co., 31, 130, 306

Pennsylvania National Mutual Casualty Ins. Co., 84, 104, 130, 262, 280, 306

People of the State of New York v. American International Group, Inc., et al., 26

Peoples Benefit Life Ins. Co., 99, 111, 123, 275, 287, 298

Pepin, Suzanne J., 82

Perez, Anthony, 83, 260

Performance Life of America, 123, 298

Perico Life Ins. Co., 123, 175, 298

Perry, James M., 87

Perry, Scott J., 83, 258

PersonalCare Ins. of Illinois, Inc., 32, 123, 298

Pester, Marc S., 88, 264

Petcoff, James G., 80, 84, 258

Peters, Michael C., 85

Peters, Susan, 87

Peterson, Linder P., 25

Petrelli, Joseph L., 211

Petrillo, Louis T., 79

Petry, Paul E., 69

Pfaff, Mark W., 88, 264

Pfefer, Arvin D., 336

Pfeffer, Howard C., 85, 262

Pfenninger, Emil E., 86

Pharmacists Life Ins. Co., 123, 133, 298, 309

Phelan, John P., 82, 262

Phelan, Mark D., 84, 88, 262, 264

Philadelphia American Life Ins. Co., 123, 133, 298, 309

Philadelphia Business Journal, 35

Philadelphia Consolidated Holding Corp., 81, 259

Philadelphia Indemnity Ins. Co., 84, 101, 130, 262, 277, 306

Philadelphia Life Ins. Co., 233

Philadelphia-United Life Ins. Co., 123, 133, 298, 309

PHL Variable Ins. Co., 91, 123, 298

Phoenix Cos., Inc., 69, 81, 84, 88, 259, 262, 264

Phoenix Ins. Co., 101, 130, 277, 306

Phoenix Life Ins. Co., 24, 91, 99, 103, 123, 215, 275, 279, 298

Phoenix Life & Annuity Co., 123, 298

Physicians Health Plan, 123, 133

Physicians Health Plan of Mid-Michigan, 123, 133, 298, 309

Physicians Health Plan of Mid-Michigan FamilyCare, 32, 298, 309

Physicians Health Plan of Northern Indiana, 123, 133, 298

Physicians Health Plan of Southern Michigan, 123, 133, 298, 309

Physicians Health Plan of Southwest Michigan, 123, 133, 298, 309

Physicians Liability Ins. Co., 277

Physicians Life Ins. Co., 111, 123, 298

Physicians Mutual Ins. Co., 85, 99, 111, 123, 262, 275, 298

Physicians Plus Ins. Corp., 123, 133, 298, 309

Physicians Professional Indemnity, 277

Pickering, Andrew, 260

Picone, Thomas J., 84, 88

Piedmont Community Healthcare, Inc., 123, 133, 298, 309

Pierce, Harvey R., 82, 260

Pierce, Jimmy L., 260

Pierce, Nancy L., 260

Pierzchalski, Lawrence J., 80, 84, 262

Pike, Robert W., 82, 260

Pilch, Samuel H., 87, 263

Pilgrim Funds, 186

Pilgrim Ins. Co., 101

Pimbley, Joseph M., 257

Pinnacol Assurance Co., 277

Pioneer American Ins. Co., 123, 149, 298

Pioneer Mutual Life Ins. Co., 123, 298

Pioneer Security Life Ins. Co., 123, 149, 298

Piszel, Anthony S., 80, 258

Plateau Ins. Co., 123, 298

Platinum Underwriters Holdings, Ltd., 81, 85, 259

Platinum Underwriters Reinsurance, Inc., 32, 101, 104, 130, 277, 280, 306

Plohg, Timothy H., 82

Pluard, Gerald, 84

Plumeri, Joseph J., 81, 259

Plymouth Rock Assurance Corp., 130, 306

PMA Capital Corp., 81, 85, 259, 262

PMI Group, Inc., 81, 85, 254, 259, 262

PMI Guaranty Co., 280

PMI Mortgage Ins. Co., 306

PNC Financial Services Group, Inc., 229

Pojawa, Katherine M., 88

Policy transfers, 109, 142, **241**, 286

Policyowner Protection Services, Inc., **137**

Poliner, Gary A., 84, 88, 262, 264

Polish Roman Catholic Union of America, 123, 298

Polkinghorn, Philip K., 81, 85, 259, 262

Pollack, Anne F., 84, 88, 264

Pollack, Steven L., 85

Pollock, Robert B., 79, 257, 260

Ponder, Ron J., 71, 86, 88

Poneman, David, 88, 264

Pontarelli, Thomas, 83, 260

Poole, James P., 40

Popular Life Re, 123, 298

Port, Larry, 87, 264

Porter, Jennifer G., 260

Porter, Robert S., 259

Positive consent, 241

Posner, Richard, 16

Postal Inspection Service (US), 51, 52, 229

Post, Jeffrey, 260

Post, Jeffrey H., 260

Potomac Ins. Co., 101, 277

Pottle, Robert M., 262

Powell, Bradley J., 84

Pozharny, Jacob, 88, 264

Praeger, Sandy, 328

Praetorian Ins. Co., 306

Pre-existing conditions clause, 4, 18

Pre-Paid Legal Casualty, Inc., 277

Pre-Paid Legal Services of Tennessee, Inc., 101

Preferred Care Partners, 123, 133, 298, 309

Preferred Health (PR), 123, 133, 298, 309

Preferred Health Systems Ins. Co., 123, 133

Preferred Medical Plan, 123, 133, 298, 309

Preferred Plus of Kansas, Inc., 123, 133, 298, 309

PreferredOne Community Health Plan, 123, 133, 298, 309

Preimesberger, David, 83

Copyright © 2008 Insurance Forum, Inc.

Premera Blue Cross, 123, 298
Premier Access Ins. Co., 123, 298
Premier Health, Inc., 32, 123, 133, 298
Premier Health Ins. Co., 123, 298
Premier Ins. Co. of Massachusetts, 130, 306
Preneed Reinsurance Co. of America, 103, 279
Presidential Life Ins. Co. (NY), 123, 133, 266, 298, 309
Press, Alan, 40, 69
Preston, Kathleen, 88
Preston, Stephen J., 84, 261
Price, Kim L., 262
Price, Michael D., 81, 259
PricewaterhouseCoopers, 66
Pridgen, Tracy, 85
Prieur, C. James, 81
PrimeCare Medical Network, Inc., 32, 123, 133, 298, 309
Primerica Life Ins. Co., 24, 32, 99, 111, 123, 275, 287, 298
Primerica Life Ins. Co. of Canada, 123, 298
Primmer, Robert E., 262, 264
Primus Guaranty, Ltd., 81, 259
Prince, Charles, 70, 79, 253, 258
Princeton Excess & Surplus Lines Ins. Co., 280
Princeton Ins. Co., 104, 130, 280
Principal Financial Group, Inc., 66, 69, 81, 85, 88, 254, 259, 262, 264
Principal Life Ins. Co., 24, 99, 103, 111, 123, 215, 236, 275, 279, 287, 298
Priority Health (MI), 123, 298
Priority Health Care, Inc. (VA), 111, 123, 287, 298
Priority Health Government Programs, 123, 133, 299, 309
Private Letter Ruling 9106050 (1990), 22
Private Medical-Care, Inc. (AZ), 123, 133, 299, 309
Private Medical-Care, Inc. (CA), 123
Private placements of speculative securities, 321
ProAssurance Corp., 81, 85, 259, 262
ProBuilders Specialty RRG, 101, 277
Prochaska, Joseph J., 87, 264
Professional Benefits Ins. Co., 124, 133, 299, 309
Professional designations, 322
Professional Ins. Co., 124, 299
Professional Liability Ins. Co., 262
Professional Life & Casualty Co., 99, 124, 133, 299, 309
Professional Underwriters Liability Ins. Co., 280
Progressive Casualty Ins. Co., 101, 130, 277, 306
Progressive Classic Ins. Co., 130, 306
Progressive Corp., 81, 85, 259, 262
Progressive County Mutual Ins. Co., 104, 280
Progressive Direct Ins. Co., 101, 130, 277, 306
Progressive Marathon Ins. Co., 306
Progressive Max Ins. Co., 306
Progressive Northern Ins. Co., 130, 306
Progressive Northwestern Ins. Co., 130, 306
Progressive Preferred Ins. Co., 130, 306
Progressive Specialty Ins. Co., 101, 131, 277, 306
Protect Yourself, Inc., 137
Protective Ins. Group, 85, 262
Protective Life & Annuity Ins. Co., 111, 124, 287, 299
Protective Life Corp., 81, 85, 88, 259, 262
Protective Life Ins. Co., 58, 69, 99, 111, 124, 215, 275, 287, 299
Protective Life Ins. Co. of New York, 299
Providence Health Plan, 124, 299
Providence Washington Ins. Co., 277
Provident American Ins. Co., 103, 124, 133, 275, 279, 299, 309
Provident American Life & Health Ins. Co., 299
Provident Life & Accident Ins. Co., 1, 5, 13, 99, 103, 124, 182, 275, 299
Provident Life & Casualty Ins. Co., 124, 299
Provident Mutual Life Ins. Co., 34
Pruco Life Ins. Co., 24, 99, 111, 124, 275, 287, 299
Pruco Life Ins. Co. of New Jersey, 32, 111, 124, 287, 299
Prudential Financial, Inc., 45, 70, 81, 85, 88, 253, 259, 262, 264
Prudential Ins. Co. of America, **21**, 34, 38, 47, 58, 91, 97, 99, 103, 111, 124, 182, 204, 273, 275, 279, 287, 299, 313
Prudential Retirement Ins. & Annuity Co., 32, 99, 111, 124, 275, 287, 299
Pryor, Vikki L., 88, 264
PS 58 table, 46
Public Citizen Litigation Group, 243
Public Health Trust of Dade County, 124, 133, 299, 309
Public Service Mutual Ins. Co., 85, 104, 262, 280
Pugh, Burvin, 87, 264
Pushman, David H., 83, 260
PXRE Group, Ltd., 81
PXRE Reinsurance Co., 85, 262
Pyra, Thomas M., 79
Pyramid Life Ins. Co., 124, 299

Q

QBE Re Group (US), 85, 262
QBE Reinsurance Corp., 32, 101, 131, 277, 306
QCA Health Plan, Inc., 124, 133, 299, 309
QualChoice Health Plan, 299, 309
Quality Health Plans, 124, 133, 299, 309
Quam, Lois E., 259
Quanta Capital Holdings, 81
Quanta Indemnity Co., 262
Quanta Specialty Lines Ins. Co., 101
Quek, See, 84, 261
Quimby, Neil, 83
Quincy Mutual Fire Ins. Co., 101, 104, 131, 277, 280, 306
Quint, C. Robert, 81, 85, 262
Quirk, Alfred, Jr., 87
Quirk, Raymond R., 80, 83, 258, 261

R

R-factor, **233**
Rabel, William H., 40
Rabenhorst Life Ins. Co., 124, 133, 299, 309
Radian Asset Assurance, Inc., 306
Radian Group, Inc., 81, 85, 262
Radian Guaranty, Inc., 306
Radian Ins., Inc., 277
Radke, Jeffrey L., 81, 85, 262
Rady, Ernest S., 261
Ragusa, Louis J., 87, 264
Rainone, Joseph R., 85
Rakoff, Martin D., 79
RAM Holdings, Ltd., 259
Ramey, Thomas C., 84, 261
Ramirez, Roberto H., 258
Rand, Edward L., Jr., 259
Rasmussen, Stephen S., 84, 262
Raspa, Louis R., 88
Rathgeber, John F., 82, 260
Ratings, **29**, **105**, **281**
Rauscher, Mary A., 260
Ravin, Richard M., 82, 260
RBC. *See* Risk-based capital
RBC Life Ins. Co., 124, 299
Reagan, Ronald, 181
Real estate investment trusts, 321
Reardon, Michael A., 83
Reassure America Life Ins. Co., 32, 99, 111, 124, 287, 299
Rebell, Arthur L., 80, 258
Red flag level, 95, 271
Reding, Dennis B., 79, 82, 260
Redwood Fire & Casualty Ins. Co., 131, 306
Reed, Jess C., 83, 260
Reed, Rob, 262
Reed, Robert A., 85, 262
Reelitz, Lawrence E., 88, 264
Reese, Stuart H., 84, 87, 254, 261, 264
Reeves, Michael W., 88
Regal Reinsurance Co., 99, 103, 275, 279
Regan, P. C., 259
Regence BlueCross BlueShield of Oregon, 124, 299
Regence BlueCross BlueShield of Utah, 124, 299
Regence BlueShield, 124, 299
Regence Health Maintenance of Oregon, Inc., 124, 133, 299, 309
Regence HMO Oregon, 124, 299, 309
Regence Life & Health Ins. Co., 124, 299

Copyright © 2008 Insurance Forum, Inc.

RegenceCare, 32

Registered Employee Benefit Consultant designation, 34

Regulation 182 (NY), 333

Regulatory action level, 95, 271

Rehabilitation, 282

Reid, James, 87

Reimer, Terry A., 82, 87

Rein, Catherine A., 84, 87, 258, 261, 264

Reinsurance, **221**, **231**

Reinsurance Co. of Missouri, Inc., 99, 103, 275, 279

Reinsurance Group of America, Inc., 81, 259

Reisman, Lonny, 263

Reiss, Andrew N., 88

Reitano, Robert R., 84, 87

Reko, Robert, 85

Reliable Life Ins. Co. (MO), 124, 299

Reliance Standard Life Ins. Co., 124, 299

ReliaStar Life Ins. Co., 99, 103, 111, 124, 184, 266, 275, 279, 287, 299

ReliaStar Life Ins. Co. of New York, 111, 124, 287, 299

Remillard, Arthur J., III, 79, 258

Remillard, Arthur J., Jr., 79, 258

Renaissance Reinsurance, Ltd., **231**

RenaissanceRe Holdings, Ltd., 81, **231**, 259

Renfield-Miller, Douglas C., 79, 82, 257, 260

Renn, Steven, 82

Renwick, Glenn M., 81, 85, 259, 262

Renwick, Scott, 259

Replacement, 90, 109, 285

Report of Wilmer Cutler Pickering Hale & Dorr to Special Committee of Board of Directors of UnitedHealth Group, Inc., **173**

Republic American Life Ins. Co., 124, 133, 299, 309

Republic Indemnity Co. of America, 131, 306

Republic Mortgage Ins. Co., 306

Republic Underwriters Ins. Co., 131, 306

Research Corp., 66

Reserve National Ins. Co., 124, 299

Reserves, 215

Residual disability clause, 17

Resource Life Ins. Co., 124, 299, 309

Restrepo, Robert P., Jr., 259, 262

Revenue Ruling 55-349 (1955), 22

Reverse mortgages, 321

Revios Reinsurance Canada, Ltd., 124, 299

Revios Reinsurance US, Inc., 124, 299

Reyes, Gregory L., 170

Reynolds, Douglas R., 82

Reynolds, Douglas W., 80, 84

Reynolds, Paula R., 259, 262

RGA Life Reinsurance Co. of Canada, 124, 299

RGA Reinsurance Co., 99, 103, 124, 275, 279, 299

Rhoads, Bradley D., 87, 264

Ricciardelli, Mark L., 82

Rice, Michael D., 257

Richardson, Debra J., 82, 87

Rich, Tracy L., 85, 262

Richburg, Scott, 83, 261

Riegel, William, 85, 88, 262, 264

Rife, John A., 85

RightCHOICE Ins. Co., 103, 279

Riker, William I., 259

Riley Bennett & Egloff, 138

Riley, Thomas E., 79, 257

Riordan, Daniel, 86

Riordan, Kevin, 88, 264

Risk-based capital, **95**, 155, **271**

Ritchie, Allen W., 81, 85, 88

Rivera, Raul, 83, 87

Rivers, Richard, 83, 261

RiverSource Life Ins. Co., 275, 287, 299

RiverSource Life Ins. Co. of New York, 287, 299

RLI Corp., 81, 85, 259, 262

RLI Ins. Co., 32, 101, 131, 277, 306

Robb, David R., 83

Robb, Michael S., 84, 262

Robben, Thomas, 87

Robbins, Carol E., 264

Robbins, Kris A., 69

Roberts, Daniel L., 85, 262

Roberts, George H., 82

Roberts, Jeffrey D., 138

Roberts, John J., 19, 220

Roberts, Joseph W., 258

Roberts, Patricia H., 83

Roberts, William E., 83, 260

Robertson, Mary Jane, 83, 261

Robinette, Douglas C., 84, 262

Robinson, Charles D., 264

Robinson, Gerald W., 84, 262

Robinson, J. Douglas, 86, 263

Robinson, Michael T., 87, 260, 263

Robinson, William B., 260

Robles, Josue, Jr., 86, 263

Rocchi, Gerard A., 88

Rochester Area Health Maintenance Organization, Inc., 124, 299

Rock, Robert D., 88, 264

Rocky Mountain Fire & Casualty Co., 104

Rocky Mountain HealthCare Options, Inc., 124, 299, 309

Rocky Mountain HMO, Inc., 124, 299

Rocky Mountain Hospital & Medical Service, 124, 287, 299

Roday, Leon E., 80, 83, 261

Roeske, Rich, 85

Rogers, George W., 83, 260

Rohan, Karen, 260

Rolfo, Jacques R. L., 83, 260

Rollings, Michael, 87, 261, 264

Ronderos, Arturo, 87

Rooney, Therese A., 85

Roseman, Alan S., 82, 257, 260

Rosen, Lester A., 40

Rosenberg, Alan, 88

Rosenberg, Haskell, 84, 88

Rosenberg, Ross M., 82

Rosenblatt, Alice F., 259

Rosenkranz, Robert, 79, 258

Rosenthal, Jonathan L., 87, 264

Rosholt, Robert A., 80, 84, 258, 262

Ross, Mason G., 84, 88, 262, 264

Rossiello, Steven, 88, 264

Roten, Erez, 326

Roth, John, 316

Roth, William H., 87, 260

Rothenberger, Jeffrey, 80, 258

Rothman, James A., 257

Routson, Diane E., 84

Rowan, James C., Jr., 82

Rowe, Dennis C., 84, 262

Rowe, John W., 71, 79, 82, 87, 253, 257, 260, 263

Royal Indemnity Co., 101, 277

Royal Neighbors of America, 124, 299

Royal State National Ins. Co., Ltd., 124, 133, 299, 309

Royal & Sun USA, 85, 262

Royal SunAlliance, 206

Royster, Don M., Sr., 85

RSUI Indemnity Co., 85, 101, 131, 277, 306

Rubenovitch, Peter, 80, 258

Rubin, Robert E., 70, 79, 258

Rudin, Adam, 87

Ruebenson, George E., 82, 260

Rumelhart, JoAnn, 258

Runk, Fred J., 79

Rupp, Rodney J., 82, 260

Rural Community Ins. Co., 101, 131, 277, 306

Rusch, William, 87, 263

Russ, Tobey J., 81

Russell, Richard F., 82, 260

Rust, Edward B., Jr., 85, 262

Rutgers Casualty Ins. Co., 101

Rutledge, Stephen G., 82

Rutrough, James E., Jr., 85, 262

RVI America Ins. Co., 101, 277

Ryan, Arthur F., 70, 81, 85, 88, 253, 259, 262, 264

Ryan, Patrick G., 79, 257

S

S. S. Huebner Foundation for Insurance Education, 40

S USA Life Ins. Co., Inc., 124, 299

Saari, Eric, 88

Sabourin, James W., 4

Sachau, Mark, 83, 261

Sadowski, Peter T., 80, 83, 258, 261

Safe Auto Ins. Co., 101, 131, 306

Copyright © 2008 Insurance Forum, Inc.

Safeco Corp., 81, 85, 259, 262

Safeco Ins. Co. of America, 101, 131, 277, 306

Safeco Ins. Co. of Illinois, 131, 306

SafeGuard Health Plans, Inc. (CA), 124, 133, 299, 309

SafeGuard Health Plans, Inc. (NV), 124, 133, 299, 309

SafeGuard Health Plans, Inc. (TX), 124, 133, 299, 309

Safehealth Life Ins. Co., 299, 309

Safety Ins. Co., 131, 306

Safety Ins. Group, Inc., 81, 259

Safety National Casualty Corp., 85, 131, 262, 306

Sage Life Assurance of America, Inc., 124

Sagicor Life Ins. Co., 124, 299, 309

SAIF Corp., 101, 131, 277, 306

Saint Mary's HealthFirst, 32, 124, 133, 299, 309

Saint Paul Fire & Marine Ins. Co., 101, 131, 277, 306

Saint Paul Travelers Cos., Inc., 81, 85, 88, 204, 206

Saketkoo, Eva, 52

Salipante, Robert C., 81, 85, 259, 262

Salla, Anthony D., 84, 261

Salmon, Richard, 263

Salow, Glen, 79, 257

Salsberg, Eric P., 80, 258

Saltzman, Jon S., 81

Salzmann, Benjamin M., 82, 260

Sanders, Ross, Jr., 87

Sandler, Robert M., 257

Sando, Barry M., 258

Santa Clara County, 124, 133, 299, 309

Sapnar, Michael C., 259

Saracino, Lenore, 326

Sareen, Kulbhusan L., 88, 264

Saterson, George, 88, 262, 264

Sattaur, Imtiaz, 81, 259

Saunders, Melodee J., 263

Savage, Brandon, 213

Savage, Larry D., 261

Savings Bank Life Ins. Co. of Massachusetts, 124, 299

Sawhney, Ajay, 88

Sawyer, Hayward L., 82

Sax, Michael E., 261

Sayles, Helen E. R., 84, 261

Sayre, Peter B., 264

SBLI USA Mutual Life Ins. Co., Inc. (NY), 88, 124, 264, 299

Scan Health Plan, 32, 124, 133, 299

Scarpa, Frank, 88

Scarrow, Jean M., 84, 87, 261, 263

SCF Arizona, 101, 277

Schader, Charles R., 82

Schaefer, Patricia L., 88

Schafer, Glenn S., 84, 259, 262

Schaffer, W. Allen, 87

Schapiro, Mary L., 322

Scheil, Hans, 83

Scheiner, Marcia B., 88

Schell, Michael J., 258

Scheper, Charles R., 80, 82, 87, 260, 263

Scherer, Jacob F., Jr., 258

Scherzer, Robert J., 85, 88, 262, 264

Schiesser, Heath, 81

Schiff, John J., Jr., 79, 83, 258, 260

Schiffman, Matthew R., 88

Schultz, Timothy P., 83, 261

Schindler, David L., 83, 260

Schirmer, Thomas A., 88, 264

Schlegel, Michael A., 87

Schlifske, John E., 84, 88, 262, 264

Schmalzriedt, Gary, 79, 257

Schmidt, Helen L., 40

Schmidt, Timothy L., 87, 264

Schmitt, David E., 83, 261

Schneider, Arthur C., 82

Schneider, Kevin D., 261

Schneider, Paul F., 55

Schneider, Peter, 83, 260

Schoeninger, Terrence, 85, 262

Schoff, Dennis, 84, 261

Schofield, Keitha T., 86, 263

Schonfeld, Mark K., 50

Schozer, Michael J., 79, 82, 257, 260

Schram, Henry B., 260

Schroeder, Kathleen, 260

Schuh, Dale R., 85, 262

Schulte, Daniel M., 264

Schulte, James A., 85, 263

Schultz, John J., III, 83

Schuster, Paul A., 259

Schutz, Pamela S., 80, 83, 87, 258, 261

Schwartz, Dennis M., 82

Schwartz, John, 87

Schwartz, Junell, Greenberg & Oathout, 239

Schwartz, Laura U., 257

Schwartz, Sheryl, 88

Schwarz, Milton, 87

Schwarzmann, Mark E., 69, 82, 260

Schwimmer, Eric L., 264

Science Applications International Corp., 149

Scofield, Oscar, 85

SCOR Life Ins. Co., 124, 299

SCOR Global Life US Re Ins. Co., 32, 124, 299

SCOR Reinsurance Co., 32, 104, 280

Scott & White Health Plan, 124, 299

Scottish Re Group, Ltd., 81, 85, 259

Scottish Re (US), Inc., 99, 103, 124, 279, 299, 309

Scottish Re Life Corp., 124, 299

Scottsdale Ins. Co., 131, 306

Scott, Bertram L., 69, 85, 88, 262, 264

Scott, Gerald, 85, 262

Scott, Richard W., 79

SCPIE Holdings, Inc., 81, 259

Scripps Clinic Health Plan Services, Inc., 124, 133, 299, 309

SeaBright Ins. Co., 306

SeaBright Ins. Holdings, Inc., 81, 259

Sears Life Ins. Co., 124, 299

Seaton Ins. Co., 101

Secondary market for life insurance policies, **53**, **89**, 109, **176**, **212**, 214, **249**, 285, 324, **334**

SECURA Ins., A Mutual Co., 131, 306

Securian Life Ins. Co., 124, 287, 299

Securities Exchange Act of 1934, 42

Securities & Exchange Commission, 2, 41, 50, 51, 70, 93, 106, 139, 146, 149, 152, 170, 175, 180, 185, 202, 218, 221, 227, 229, 231, 237, 244, 251, 253, 270, 282, 313, 316, **321**, 335

Seurities & Exchange Commission v. Life Partners, 252

Security Benefit Life Ins. Co., 69, 99, 103, 124, 215, 275, 279, 299

Security Capital Assurance, Ltd., 259

Security Financial Life Ins. Co., 124

Security Health Plan of Wisconsin, Inc., 124, 133, 299, 309

Security Ins. Co. of Hartford, 101

Security Life of Denver Ins. Co., 99, 103, 111, 124, 270, 275, 279, 287, 299

Security Life Ins. Co. of America, 124, 133, 299, 309

Security Mutual Life Ins. Co. of New York, 32, 85, 88, 103, 124, 142, 208, 262, 279, 299

Security National Life Ins. Co., 124, 133, 299, 309

Security Plan Fire Ins. Co., 101, 277

Security Plan Life Ins. Co., 124

Segal, Merton J., 258

Segner, Daniel J., 260

Seguros de Vida Triple-S, Inc., 103

Selby, Jeffrey C., 80, 258

Select Health of South Carolina, Inc., 124, 133, 299, 309

Selectcare of Texas, LLC, 124, 133, 299, 309

Selected Funeral & Life, 124, 299

SelectHealth, Inc., 299

Selective Auto Ins. Co. of New Jersey, 280

Selective Ins. Co. of America, 101, 131, 277, 306

Selective Ins. Group, Inc., 81, 85, 259, 262

Selective Way Ins. Co., 131, 306

Self-reported conditions clause, 2

Seltzer, Michael A., 84

Semenuk, Christopher, 88, 262, 264

Seminars, 216, **321**, 329

Seminole Casualty Ins. Co., 277

Copyright © 2008 Insurance Forum, Inc.

Semler, Jerry D., 82

Senate Ins. Co., 124, 133, 299, 309

Senegor, Yomtov, 81, 85

Senior Advisor Services, 322

Senior American Life Ins. Co., 124, 133, 299, 309

Senior Benefit Centers Network, 266

Senior Benefit Services of Kansas, 269

Senior Law Practice Group, 268

Seniors, **265**, **321**, **329**, 336

Senkler, Robert L., 84, 262

Sentinel American Life Ins. Co., 124, 299

Sentinel Security Life Ins. Co., 124, 299

Sentry Ins. Group, 85, 262

Sentry Ins. a Mutual Co., 101, 131, 277, 306

Sentry Life Ins. Co., 124, 299

Sentry Life Ins. Co. of New York, 124, 133, 299, 309

Servco Life Ins. Co., 124, 299, 309

Service Life & Casualty Ins. Co., 124, 299

Servicemembers' Group Life Insurance, 166

Servus Life Ins. Co., 124

Sessions, William L., 186

Sessions, William S., 181

Seton Health Plan, Inc., 32, 124, 133, 299, 309

Settlers Life Ins. Co., 125, 299

Severino, Vittorio M., 83

SHA, LLC, 125, 133, 300, 309

Shade, Thomas W., 87, 263

Shadow retirement accounts, 180

Shaff, Karen E., 85, 88, 262, 264

Shalala, Donna E., 93

Shanahan, William, 88

Shapiro, Deborah A., 313

Shapiro, Michael R., 88

Sharp, Greg, 137

Sharp Health Plan, 125, 133, 300, 309

Sharry, John F., 85, 88

Shaw, Jerome M., 258

Shea, David P., 259

Sheehy, John, 87

Sheils, Paul, 87, 263

Sheinheit, Steven L., 87, 264

Shelp, Ronald, **220**

Shelter Ins. Group, 85, 262

Shelter Life Ins. Co., 125, 300

Shelter Mutual Ins. Co., 101, 131, 277, 306

Shemin, Barry L., 263

Shenandoah Life Ins. Co., 85, 125, 266, 279, 300

Shenk, Robert G., 261

Sheridan, Benjamin D., 262

Sherman, Donald A., 258

Sherman, Peter M., 84, 88, 262, 264

Shiel, James G., 81, 259

Shigenobu, Hideki, 88, 264

Shigley, Klaus O., 87

Shivers, Thomas, 87

Shunney, Michael E., 85

Shuster, Bradley M., 81, 259

Siebert, Ralph, 316

Sierra Health & Life Ins. Co., Inc., 125, 300

Sierra Health Services, Inc., 81, 85, 262

Siesko, David, 86, 263

Sievert, Frederick J., 84, 88, 262, 264

Sigal, Steven, 87

Silva, Brian A., 85

Silva, Kevin D., 84, 261

Silver, Richard V., 82, 87

Silvester, Lesley, 79, 257

Sim, Herbert E., 40

Simon, Joseph W., 83, 261

Simon, Ronald H., 82, 260

Simon, Samuel J., 84, 261

Simonson, Eric A., 79, 87, 257, 260, 263

Simpson College, 145

Simpson, William A., 259, 262

Sinclair, Stuart, 257

Singer, Roger, 86, 263

Single premium group annuities, **65**

Sinks, Patrick A., 80, 84, 262

Sioux Valley Health Plan (MN), 125, 133, 300, 309

Sioux Valley Health Plan (SD), 32, 125, 133, 300, 309

Sir, Patrick C., 82

Sirkin, Donald, 83

Sismondo, Peter R., 79

Sivertsen, Darren G. D., 85, 262

Skadden, Arps, Slate, Meagher & Flom, LLP, 56, 175

Skalicky, Steven S., 81, 82, 259

Skar, John R., 87, 215, 264

Skelly, Christine, 87, 263

Skove, David J., 85

Skwire, Daniel D., 13

Slattery, James P., 79, 257

Slawin, Kevin R., 87, 263

Slevin, Eileen T., 88

Sleyster, Scott G., 88, 262, 264

Slodden, Toby J., 84, 87

Slovene National Benefit Society, 125, 300

Sluka, Michael, 261

Smallenberger, James, 263

Smith, Barry H., 83

Smith, Catherine H., 261

Smith, Daniel U., 11

Smith, David G., 84, 262

Smith, Ernest D., 83, 261

Smith, Howard I., 19, 41, 147, 202

Smith, James R., 85

Smith, Joseph W., Jr., 79, 82

Smith, Larema, 88

Smith, L. Stephen, 81, 85, 259, 262

Smith, Marc H., 88

Smith, Mark B., 86, 263

Smith, Michael, 159

Smith, Michael L., 71, 86

Smith, Richard H., 258

Smith, Robert L., 88, 262, 264

Smith, Robert M., Jr., 79, 258

Smith, Roger, 261

Smith, Roger C., 85, 263

Smith, Shirley Ann R., 83, 260

Smith, Stanley R., 86, 263

Smith, Walter S., Jr., 317

Snodgrass, Steven T., 262

Snow, Zachary, 81

Snyder-Demaio, Jane, 87

Snyder, Gail G., 80

Social Security disability claims, 16

Social Security offset clause, 4, 14, 17

Society of Financial Service Professionals, 38

Soistman, Francis S., Jr., 79, 83, 258, 260

Solitro, Robert, 85

Sollmann, Robert, 264

Solo, Lawrence G., 262

Solon, Kenneth S., 88

Soltis, Kevin A., 84

Soltz, Judith E., 79, 258

Somers, John A., 85, 88, 262, 264

Sonkin, Mitchell, 84, 261

Sopha, James R., 84, 261

Sorell, Thomas G., 83, 87, 261, 263

Soriano, Mary, 326

Sorin, William F., 170

Sorrenti, Robert W., 88

South Dakota State Medical Holding Co., Inc., 125, 133, 300, 309

Southeast Family Life Ins. Co., 125, 300

Southeastern Indiana Health Organization, 125, 133, 300, 309

Southeastern US Captive Ins. Co., 101

Southeastern US Ins. Co., 277

Southern County Mutual Ins. Co., 104, 280

Southern Farm Bureau Casualty Ins. Co., 101, 131, 277, 306

Southern Farm Bureau Life Ins. Co., 99, 111, 125, 275, 287, 300

Southern Fidelity Ins. Co., 280

Southern Financial Life Ins. Co. (KY), 125, 300

Southern Financial Life Ins. Co. (LA), 125, 133, 300, 309

Southern Group Indemnity, Inc., 101

Southern Health Services, Inc., 125, 300

Southern Life & Health Ins. Co., 125, 300

Southern Pioneer Life Ins. Co., 125, 300

Southland National Ins. Corp., 125, 133, 300, 309

Southwell, Donald G., 81, 259

Southwest Life & Health Ins. Co., 125, 133, 300, 309

Copyright © 2008 Insurance Forum, Inc.

Southwestern Casualty Ins. Co. (DC), 101

Southwestern Life Ins. Co., 125

Souza, Diane, 87, 263

S&P. *See* Standard & Poor's

Spalla, Joanne S., 260

Speaker, Andrew R., 258, 261

Spears Grisanti & Brown, LLC, 171

Spears, William G., 170

Special purpose entities, **229**

Speculator initiated life insurance, **53**, **67**, 89, **212**, 214

Spencer, Bruce, 86

Sperl, Bridget, 82, 260

Spiller, David H., 258

Spinlife. *See* Speculator initiated life insurance

Spitzer, Eliot, 5, **19**, 41, **65**, 145, **176**, **182**, 184, **201**, **205**, 214, 220, 273, 313, 334

SPJST, 125, 300

Sprague, Raymond J., 83, 261

Spremulli, Robert, 88

Springer, Greg, 82

Springman, Paul W., 80, 84, 258

Sproule, Michael E., 84, 88, 262, 264

Sroka, Kenneth, 86, 263

Stacey, Edward, 87

Stallmeyer, Janet M., 83

Stanard, James N., 231

StanCorp Financial Group, Inc., 81, 85, 88, 259, 262, 264

Standard Fire Ins. Co., 101, 131, 277, 306

Standard Ins. Co. (OR), 99, 111, 125, 275, 287, 300

Standard Life & Accident Ins. Co., 111, 125, 287, 300

Standard Life Ins. Co. of Indiana, 103, 125, 266, 279, 300

Standard Life Ins. Co. of New York, 111, 125, 287, 300

Standard & Poor's, **24**, **106**, 156, 174, 210, 245, 270, **282**

Standard Security Life Ins. Co. of New York, 125, 300

Stanton, Gerald L., 83, 261

Star, William G., 80, 258

Starmount Life Ins. Co., 125, 300

Starr, Cornelius Vander, 19, 220

Starr Excess Liability Ins. Co., Ltd., 101, 131, 277, 306

Starr Foundation, The, **19**, 45, 203

Starr International Co., Inc., 19

Starr International Co., Inc. v. American International Group, Inc., 26

State Administrative Procedure Act (NY), 333

State Auto Financial Corp., 259

State Auto Ins. Cos., 85, 262

State Auto Property & Casualty Ins. Co., 131, 277, 306

State Automobile Mutual Ins. Co., 101, 131, 277, 306

State Compensation Ins. Fund of California, 102, 277

State Farm Fire & Casualty Co., 102, 131, 277, 306

State Farm Florida Ins. Co., 102, 104, 131, 278, 280, 306

State Farm General Ins. Co., 102, 131, 278, 306

State Farm Group, 85, 262

State Farm Indemnity Co., 102, 131, 278, 306

State Farm Life & Accident Assurance Co., 32, 111, 125, 287, 300

State Farm Life Ins. Co., 24, 32, 99, 111, 125, 275, 287, 300

State Farm Lloyds, 102, 104, 131, 278, 280, 306

State Farm Mutual Automobile Ins. Co., 32, 102, 131, 278, 306

State Life Ins. Co., 103, 111, 125, 279, 287, 300

State Life Ins. Fund (WI), 125, 133, 300, 309

State Mutual Ins. Co., 85, 125, 262, 300

States General Life Ins. Co., 125, 133, 300, 309

States Self-Insurers RRG, 102, 278

Steadfast Ins. Co., 102, 278

Stearns, Glenn, 83, 261

Stecher, Kenneth W., 258

Steering, 206

Steidinger, Tom, 82

Steinberg, Howard, 88

Steinberg, Steven K., 88, 264

Stelben, John, 83, 260

Stempel, Ernest E., 19, 220

Sterling Financial Corp., 66

Sterling Investors Life Ins. Co., 125, 133, 300, 309

Sterling Life Ins. Co., 125, 300

Sterling Trust Co., 316

Stern, Bruce E., 83, 261

Sternberg, Seymour, 69, 71, 84, 88, 262, 264

Sterneck, Robin, 83, 262

Stertzer, David, 212

Stevens, Greg, 87

Steward, James D., 323

Stewart, Donald A., 81, 259

Stewart Information Services Corp., 81, 85, 262

Stiff, Geoffrey S., 83, 87

Stinnett, David A., **137**

Stinson, Alan L., 80, 83, 258, 261

Stinson, Thomas, 83, 87, 261

Stitzlein, James, 85

Stock options, 70, **93**, 139, **169**, **175**, **218**, 253

Stocker, Michael A., 259

Stone, Michael J., 81, 85, 259, 262

Stone, Mildred F., 33

Stone, Theresa M., 84

Stonebridge Casualty Ins. Co., 102

Stonebridge Life Ins. Co., 111, 125, 287, 300

Stonington Ins. Co., 102

Storms, Brian M., 80, 258

Storrer, Scott, 83, 87, 263

Stottlemyer, Charles E., 83

Stout, Harry N., 261

Stranger originated life insurance. *See* Speculator initiated life insurance

Strangfeld, John R., Jr., 81, 259

Strauss, Catherine B., 261

Street, Sarah E., 259

Strohmenger, Thomas, 87

Stroup, Chris C., 88

Sturtz, Chad S., 88

Subcommittee on Capital Markets, Insurance and Government Sponsored Enterprises (U.S. House of Representatives), 151

Subramaniam, Shivan S., 83, 261

Suicide clause, 285

Suitability, **265**, **329**

Sullivan, Dennis G., 264

Sullivan, Martin J., 79, 253, 257

Sullivan, Stephen G., 84, 261

Sullivan, Timothy P., 83

Summa Ins. Co., 300, 309

SummaCare, Inc., 125, 133, 300

Summit Ins. Co., 300, 309

Sun Health Medisun, Inc., 125, 133, 300, 309

Sun, Jing, 88

Sun Life Assurance Co. of Canada, 58, 96, 111, 125, 287, 300

Sun Life Assurance Co. of Canada US (DE), 99, 103, 111, 125, 275, 279, 287, 300

Sun Life Assurance Co. of Canada US Branch (MI), 99, 275

Sun Life Financial, 81, 85, 259, 262

Sun Life Ins. & Annuity Co. of New York, 111, 125, 287, 300

SunAmerica Life Ins. Co., 99, 111, 125, 275, 287, 300, 323

Sunset Life Ins. Co. of America, 125, 300

Sunshine State Ins. Co., 102, 278

Superior Court of the State of California, 15

Superior Dental Care, 125, 133, 300, 309

Superior Health Plan, Inc., 125, 133, 300, 309

Supreme Court (US), 16, 316, 327

Suquet, Jose S., 84, 262

Surety Co. of the Pacific, 102, 278

Surety Life Ins. Co., 125, 300

Surplus notes, **97**, **209**, **272**

Surrender charges, 336

Sutermeister, Steven, 88

Sutherland, Mark Bruce, 317

Sutton, Thomas C., 69, 84, 140, 262

Swansen, Russell W., 85, 263

Swanson, Lori, **216**, **329**

Sweeney, Sean S., 84, 259, 262

Sweet, Frederic H., 84, 88

Swenson, Eric D., 261

Swiss Re Group, 85, 88, 254, 262, 264

Swiss Re Life & Health America, Inc., 32, 99, 111, 125, 275, 287, 300

Copyright © 2008 Insurance Forum, Inc.

Swiss Re Life & Health Canada, 32, 125, 300

Swiss Reinsurance America Corp., 32, 69, 71, 102, 131, 278, 306

Sylla, Casey J., 79, 82, 87, 257, 260, 263

Symetra Life Ins. Co., 69, 99, 125, 275, 300

Symetra National Life Ins. Co., 125

Syracuse University, 40

T

Table 2001, 46

Tager, Evan, 11

Tagli, Hugo, Jr., 84

Tait, William J., 84, 261

Talbi, Stanley J., 261, 264

Talbot, Randall H., 69

Tandy Life Ins. Co., 125, 133, 300, 309

Taranto, Joseph V., 80, 83, 258, 261

Taurosa, Robert, 326

Tavarez, Joseph S., 261

Tax Facts, 22

Taylor, Anthony, 80, 258

Taylor, Greg, 80, 258

Taylor, Sharon C., 88, 264

Teacher Who Changed an Industry, The, 33

Teachers Ins. & Annuity Association of America, 69, 85, 88, 99, 111, 125, 142, 215, **241**, 262, 264, 275, 287, 300

Teachers Ins. Co., 32, 131, 306

Teachers Protective Mutual Ins. Co., 133

Teachers Protective Mutual Life Ins. Co., 99, 125, 300, 309

Teachout, Michael W., 260

Tehrani, Juliette S., 223

Temple, Martha, 87

Tenet Choices, Inc., 125, 133, 300, 309

Tenet Health Systems, 66

Tennessee Insurance Department, 5

Tennessee Farmers Assurance Co., 131, 306

Tennessee Farmers Life Ins. Co., 125, 300

Tennessee Farmers Life Reassurance Co., 125, 300

Tennessee Farmers Mutual Ins. Co., 102, 131, 278, 306

Tennessee Ins. Co., 102, 278

Texas Attorney General, 268

Texas Children's Health Plan, Inc., 32, 125, 133, 300, 309

Texas HealthSpring, LLC, 125, 133, 300

Texas Imperial Life Ins. Co., 125, 300, 309

Texas Insurance Department, 150, 268, 323, **324**

Texas International Life Ins. Co., 125, 133, 300, 309

Texas Life Ins. Co., 125, 300

Texas Mutual Ins. Co., 102, 131, 278, 306

Texas Select Lloyds Ins. Co., 102, 104

Thatcher, Dale A., 81, 85, 259, 262

Thelen, Daniel J., 82

TheStreet.com, Inc., 156

Thiele, Patrick A., 80, 259

Thomas, Darryl K., 262

Thompson, Gary D., 84

Thompson, Westley V., 80, 84, 258, 261, 263

Thomsen, James A., 263

Thomsen, Linda Chatman, 50

Thomson, Warren, 261

Thresher, Mark R., 69, 80, 84, 88, 258, 262, 264

Thrivent Financial for Lutherans, 69, 85, 99, 111, 125, 215, 263, 275, 287, 300

Thrivent Life Ins. Co., 111, 125, 287, 300

Thung, Roy T. K., 80, 258

TIAA. *See* Teachers Ins. & Annuity Association of America

TIAA-CREF Life Ins. Co., 111, 125, 246, 287, 300

Tiensch, Charles J., 83, 87

TIG Ins. Co., 102, 278

Tighe, John, 85, 262

Time Ins. Co., 125, 300

Timmel, Timothy L., 258

Timmerman, Todd E., 264

Timpe, Ronald E., 85

Tipsord, Michael L., 85, 262

Tirador, Gabriel, 80, 258

Tisch, Andrew H., 80, 258

Tisch, James S., 80, 258

Tisch, Jonathan M., 80, 258

Tizzio, Thomas R., 79

Toa Reinsurance Co. of America, 131, 306

Tobin, Clive R., 81, 259

Todd, Craig, 326

Tokio Marine & Fire Ins. Co. US, 131, 306

Tolman, Gary C., 81, 86

Tomljanovic, William, 82, 260

Tonnesen, Mark K., 259, 263

Topodas, Jonathan, 87

Toppeta, William J., 80, 84, 87, 258, 261, 264

Toran, Daniel J., 84, 88, 262, 264

Torchmark Corp., 81, 85, 259, 263

Torre, Anthony F., 88, 264

Total adjusted capital, 95, 97, 271

Total disability definition, 2, 14, 16

Total Health Care, Inc., 125, 133, 300, 309

Total Health Choice, Inc., 32, 125, 133, 300, 309

Touchpoint Health Plan, Inc., 32

Tousignant, Susan, 87, 263

Tower Bonding & Surety Co., Inc., 102, 278

Tower Group, Inc., 81, 259

Tower Hill Preferred Ins. Co., 278

Tower Hill Prime Ins. Co., 278

Tower Hill Select Ins. Co., 278

Tower Ins. Co. of New York, 131, 306

Tower Life Ins. Co., 125, 300

Toy, Edward, 88

Traders Ins. Co., 278

Trainer, Robert W., 82, 262

Tran, Khanh T., 84, 140, 262

Trans-City Life Ins. Co., 125, 300

Trans National Life Ins. Co., 125, 133, 300, 309

Trans-Oceanic Life Ins. Co., 125, 300

Trans World Assurance Co., 125, 300

TransAm Assurance Co., 125, 300

Transamerica Financial Life Ins. Co., 99, 111, 125, 275, 287, 300

Transamerica Life Ins. Co., 58, 66, 99, 103, 111, 125, 275, 287, 300

Transamerica Life Canada, 111, 125, 287, 300

Transamerica Life Ins. & Annuity Co., 32, 270

Transamerica Occidental Life Ins. Co., 75, 99, 103, 111, 125, 270, 275, 287, 300

Transatlantic Holdings, Inc., 81, 259

Transatlantic Reinsurance Co., 32, 102, 131, 278, 306

Transport Ins. Co., 102, 278

Tranter, Gregory D., 258, 261, 263

Trapp, Gregory, 85

Traskell, Deborah V., 85, 262

Traum, Steven, 88

Travelers Casualty Ins. Co. of America, 131, 306

Travelers Casualty & Surety Co., 102, 131, 278, 306

Travelers Casualty & Surety Co. of America, 102, 131, 278, 306

Travelers Cos., Inc., 259, 263

Travelers Indemnity Co., 102, 131, 278, 307

Travelers Indemnity Co. of Connecticut, 131, 307

Travelers Ins. Co., 34, 66, 102

Travelers Life & Annuity Co., 58

Travers, Timothy, 85, 262

Trenwick America Reinsurance Corp., 102

Treske, Michael, 84

Triad Guaranty, Inc., 81, 85, 259, 263

Triad Guaranty Ins. Corp., 280, 307

Trinity Universal Ins. Co., 102, 131, 278, 307

Triple-S, Inc., 125, 300

Trischetta, Elaine, 82, 260

Triton Ins. Co., 131

Tromp, Philippe, 83, 261

Trosino, Vincent J., 85, 262

Trost, Bruce, 258

Trotman, Keith E., 81, 259, 263

Truck Ins. Exchange, 104, 131, 280, 307

Trudeau, G. B., 25

Truess, James W., 257

Truett, Charles B., 259

Truscott, William F., 79, 257

Trustmark Ins. Co., 85, 125, 263, 300

Copyright © 2008 Insurance Forum, Inc.

Trustmark Life Ins. Co., 125, 300
Truxal, William, 85, 263
Tse, Edmund S. W., 79, 257
Tse, K. K., 220
Tso, Glen, 83, 261
Tuccillo, Michael P., 87, 264
Tucker, Russell B., 85
Tufts Associated HMO, Inc., 126, 133, 300, 309
Tufts Ins. Co., 300, 309
Tulin, Stanley B., 69, 71, 82, 87, 254, 260, 263
Turner, Fred M., II, 260
Turner, Marshall, 82
Turner, Steven W., 82
Tweedy, Gordon, 220
Tying, 206
Tyler, Sally F., 261
Tymochko, John A., 87

U

UAHC Health Plan of Tennessee, Inc., 32
UCare Minnesota, 126, 133, 300, 309
UDC Dental California, Inc., 126, 300
UDC Ohio, Inc., 126, 300
Uhlein, John W., III, 79, 82, 257, 260
UICI, 85, 263
Ulick, Susan, 85, 88, 262, 264
Ultimed HMO Michigan, 126, 133
Umansky, Joseph, 161
UMI Ins. Co., 102
Un, Hyong, 87
Underground regulations, 15
Underpricing, 59
Underwriters Lloyds London (IL), 102
Underwriters Lloyds London (KY), 102, 278
Underwriters Re, 206
Unfair Competition Act (CA), 11
Unfair Insurance Practices Act (CA), 11
Unibanco Seguros (Brazil), 163
UNICARE Health Ins. Co. of the Midwest, 99, 126, 275, 300
UNICARE Health Plans of the Midwest, Inc., 32, 126, 300
UNICARE Health Plans of Texas, 126, 300
UNICARE Life & Health Ins. Co., 32, 126, 300
UNIFI Group, 69, 85, 88, 263, 264
Unified Life Ins. Co., 126, 301, 309
Unigard Ins. Co., 131, 307
Unimerica Ins. Co., 126, 301
Unimerica Life Ins. Co. of New York, 126, 301
Union American Ins. Co., 278
Union Bankers Ins. Co., 126, 133, 301, 309
Union Central Life Ins. Co., 103, 126, 215, 279, 287, 301
Union Excess Reinsurance Co., Ltd., 50, 162
Union Fidelity Life Ins. Co., 99, 126, 275, 301
Union Health Service, Inc., 126, 133, 301, 309
Union Labor Group, 263
Union Labor Life Ins. Co., 126, 133, 301, 309
Union National Life Ins. Co., 126, 301
Union Security DentalCare of New Jersey, Inc., 126, 301
Union Security Ins. Co., 99, 126, 275, 301
Union Security Life Ins. Co. (DE), 126
Union Security Life Ins. Co. of New York, 126, 301
Unique Ins. Co., 102, 278
Unison Health Plan of Pennsylvania, Inc., 126, 133, 301, 309
United America Indemnity, 81, 259
United American Ins. Co., 111, 126, 287, 301
United Automobile Ins. Co., 102, 131, 263, 278, 307
United Concordia Cos., Inc., 126, 301
United Concordia Dental Plans, Inc. (MD), 126, 301
United Concordia Dental Plans of California, Inc., 126, 301
United Concordia Dental Plans of Pennsylvania, Inc., 126, 301
United Concordia Ins. Co., 126, 301
United Concordia Ins. Co. of New York, 126, 301
United Concordia Life & Health Ins. Co., 126, 301
United Dental Care of Arizona, Inc., 126, 301
United Dental Care of Colorado, Inc., 126, 301
United Dental Care of Missouri, Inc., 126, 301
United Dental Care of New Mexico, Inc., 126, 301
United Dental Care of Texas, Inc., 126, 301
United Educators Ins. RRG, 85, 102
United Equitable Ins. Co., 102, 278
United Family Life Ins. Co., 99, 126, 301
United Farm Family Life Ins. Co., 126, 301
United Farm Family Mutual Ins. Co., 131, 307
United Fidelity Life Ins. Co., 103, 279, 301
United Financial Casualty Co., 131, 307
United Fire & Casualty Co., 32, 85, 131, 278, 307
United Funeral Benefit Life Ins. Co., 301, 309
United Funeral Directors Benefit Life Ins. Co., 126, 133, 301, 309
United General Title Ins. Co., 263
United Guaranty Residential Ins. Co., 307
United HealthCare of Alabama, Inc., 126, 301
United HealthCare of Arizona, Inc., 126, 301
United HealthCare of Arkansas, Inc., 126, 301
United HealthCare of Colorado, Inc., 126, 301
United HealthCare of Florida, Inc., 126, 301
United HealthCare of Georgia, Inc., 126, 301
United HealthCare Ins. Co. (CT), 99, 111, 126, 275, 287, 301
United HealthCare Ins. Co. of Illinois, 111, 126, 287, 301
United HealthCare Ins. Co. of Kentucky, Ltd., 126
United HealthCare Ins. Co. of New York, 111, 126, 287, 301
United HealthCare Ins. Co. of Ohio, 111, 126, 287, 301
United HealthCare of Kentucky, Ltd., 301
United HealthCare of Louisiana, Inc., 126, 301
United HealthCare of the Midlands, Inc., 126, 301
United HealthCare of the Midwest, Inc., 126, 301
United HealthCare of Mississippi, Inc., 126, 301
United HealthCare of Ohio, Inc., 126, 301
United HealthCare of Tennessee, Inc., 126, 301
United HealthCare of Texas, Inc., 126, 301
United HealthCare of Utah, Inc., 126, 301
United Heritage Life Ins. Co., 69, 126, 301
United Home Life Ins. Co., 126, 133, 301, 309
United Ins. Co. of America, 126, 301
United Investors Life Ins. Co., 111, 126, 287, 301
United Liberty Life Ins. Co., 126, 133, 301, 309
United Life Ins. Co., 32, 126, 301
United of Omaha Life Ins. Co., 66, 99, 111, 126, 275, 287, 301
United Property & Casualty Ins. Co., Inc., 102, 104, 278, 280
United Security Assurance Co. of Pennsylvania, 126, 301
United Security Life & Health Ins. Co., 126, 133, 301, 309
United Services Automobile Association, 102, 131, 278, 307
United States Attorney for the Eastern District of New York, 170
United States Attorney for the Northern District of California, 170
United States Attorney for the Southern District of Indiana, 229
United States Attorney for the Southern District of New York, 94, 173, 223
United States Constitution, 96
United States Court of Appeals for the Fourth Circuit, **249**
United States Court of Appeals for the Ninth Circuit, 6
United States Fidelity & Guaranty Co., 32, 102, 131, 278, 307

Copyright © 2008 Insurance Forum, Inc.

United States Fire Ins. Co., 32, 102, 131, 278, 307

United States Life Ins. Co. in the City of New York, 111, 126, 287, 301

United States Surety Co., 175

United States v. South-Eastern Underwriters Association et al., 60

United Teacher Associates Ins. Co., 126, 301

United Transportation Union Ins. Association, 126, 133, 301, 309

United World Life Ins. Co., 126, 301

UnitedHealth Group, Inc., 81, 85, **93**, 139, **169**, 175, 218, 259

UnitedHealthcare of Illinois, Inc., 126, 301

UnitedHealthcare of the Mid-Atlantic, Inc., 126, 301

UnitedHealthcare of New England, Inc., 126, 301

UnitedHealthcare of New Jersey, Inc., 126, 301

UnitedHealthcare of New York, Inc., 126, 301

UnitedHealthcare of North Carolina, Inc., 126, 301

UnitedHealthcare of the River Valley, Inc., 126, 301

UnitedHealthcare of Wisconsin, Inc., 126, 301

Unitrin, Inc., 81, 85, 259, 263

Unity Financial Life Ins. Co., 126, 133, 301, 309

Unity Health Plans Ins. Co., 301

Unity Mutual Life Ins. Co., 126, 133, 301, 309

Universal American Financial Corp., 81, 86, 259

Universal Bonding Ins. Co., 104

Universal Fidelity Life Ins. Co., 126, 301

Universal Guaranty Life Ins. Co., 127, 301

Universal Health Care, 127, 133, 301, 309

Universal Ins. Holdings, Inc., 259

Universal life, 220, **233**

Universal Life Ins. Co. (PR), 127, 301

Universal Life Resources, 45, 182, 194, 202

Universal Press Syndicate, 25

Universal Property & Casualty Ins. Co., 280

Universal Underwriters Ins. Co., 102, 278

Universal Underwriters Life Ins. Co., 127, 301

University Health Care, Inc., 32, 127, 133, 301

University Health Plans, Inc., 32, 127, 133, 301, 309

University of Arkansas at Little Rock, 201

University of Illinois, 201

University of Iowa, 93, 145

University of Miami, 93

University of North Carolina at Charlotte, 201

University of Notre Dame, 40

University of Pennsylvania, 33, 201

University of Phoenix, Inc., 39

University of Wisconsin, 145

Unselling of life insurance, 60

Unum Group, 81, 86, 88, 259, 263, 264. *See also* UnumProvident Corp.

Unum Life Ins. Co. of America, 1, 13, 99, 127, 182, 275, 301

UnumProvident Corp., **1**, 8, **13**, 25, 45, **61**, **182**, 204. *See also* Unum Group

UPMC For You, Inc., 127, 301

UPMC Health Network, Inc., 127, 301

UPMC Health Plan, Inc., 127, 301

Upper Peninsula Health Plan, Inc., 127, 133, 301, 309

Urban, Anthony, 83

Urness, Kent, 85

Ursini, Louis, Jr., 87

US Financial Life Ins. Co., 111, 127, 287, 301

US Health & Life Ins. Co., 86, 263, 301, 309

US Specialty Ins. Co., 131, 175, 307

USA Life One Ins. Co., 127, 133, 301

USAA Casualty Ins. Co., 102, 131, 278, 307

USAA County Mutual Ins. Co., 104, 280

USAA Group, 86, 263

USAA Life Ins. Co., 69, 99, 111, 127, 275, 287, 301

USAA Life Ins. Co. of New York, 111, 127, 287, 301

USAble Corp., 127, 302

USAble Life, 127, 302

USCO Distribution Services, Inc., 66

USF&G Specialty Ins. Co., 102

USI Consulting Group, 65

USI Holdings Corp., 81

USIC Life Ins. Co., 127, 302

Utah Insurance Department, 240

Utah Securities Division, 317

Utica Mutual Ins. Co., 102, 131, 278, 307

Utica National Group, 86, 263

Utica National Life Ins. Co., 32, 127, 133, 302, 309

UTMB Health Plans, Inc., 127, 133, 302, 309

V

Vacante, Lisa, 260

Vaccaro, Richard F., 88

Valdes, Max O., 258

Valley Baptist Health Plan, Inc., 127

Valley Baptist Ins. Co., 302

Valley Forge Life Ins. Co., 32, 111, 127, 287, 302

Valley Group Hospital Service Corp., 127

Value Behavioral Health, 302, 309

Value Options of Texas, 127, 133, 302, 309

ValueOptions of California, Inc., 32, 127, 133

Van Berkel, T., 84, 262

Van Fleet, R. Bruce, 262

Van Gestel, Allan, 219

Van Gorder, Jan R., 80, 258

Van Leer, Michele G., 84, 87

Van West, Adriana, 82

Vance, Seth W., 81, 259

Vanderlaan, Burton, 87

Vandervennet, William R., 86

Vanguard Fire & Casualty Co., 102

Vantage Health Plan, Inc., 127, 133, 302, 309

VantisLife Ins. Co., 127, 302

Variable annuities, 321

Variable Annuity Life Ins. Co., 99, 111, 127, 275, 287, 302

Vartelas, Allan, 87, 263

Vaughan, Martin L., III, 80, 258

Veghte, James H., 86, 259, 263

Velotta, Michael J., 87, 263

Verbeek, Dirk P. M., 79

Vermie, Craig D., 82, 87

Vermont Health Plan, LLC, 127, 133, 302

Verney, Steven C., 87, 263

Versant Life Ins. Co., 127, 302

Versteeg, Roger A., 83

Vesta Fire Ins. Corp., 102, 131

Veterans Life Ins. Co., 127

Viatical settlements, 92, 250, **315**, 324. *See also* Secondary market for life insurance policies

Viatical Transactions: The Frightening Secondary Market for Life Insurance Policies, 315

Viccellio, Henry, Jr., 86

Vicente, Ramon, 326

Vidosh, John George, 83

Vie, Richard C., 81, 259

Vietri, Michael J., 261, 264

Vijil, Javier E., 81, 82, 259

Viking County Mutual Ins. Co., 104, 280

Villanova University, 34

Virginia Bureau of Insurance, 150, 250

Virginia Mutual Ins. Co., 104

Virginia Premier Health Plan, 127, 133, 302, 309

Virginia State Corporation Commission, 250

Virginia Surety Co., Inc., 102, 131, 263, 307

Vision Service Plan (CA), 32, 127, 302

Vision Service Plan of Idaho, Inc., 32, 127, 302

Vision Service Plan (NV), 32, 127, 302

Vision Service Plan (OH), 32, 127, 302

Vision Service Plan (WA), 32, 127, 302

Vision Service Plan Ins. Co. (CT), 32, 127, 302

Vision Service Plan Ins. Co. (MO), 32, 127, 302

Vision Services Plan, Inc. (OK), 32, 127, 302

Copyright © 2008 Insurance Forum, Inc.

Vista Healthplan, Inc., 127, 133, 302, 309
Vista Healthplan of South Florida, Inc., 127, 133, 302, 309
Vitale, M., 81
VIVA Health, Inc., 127, 133, 302, 309
Vladeck, David C., 243
Vocke, Damon N., 260
Voelker, Raymond M., 262
Vogt, Peter J., 83, 262, 264
Volk, Stephen, 258
Vollaro, John D., 79, 257
Von Lehman, John I., 258, 262
Voyager Property & Casualty Ins. Co., 278
Vytra Health Plans of Long Island, Inc., 32
Vytra Health Services, Inc., 32

W

W. R. Berkley Corp., 70, 81, 86, 253, 259, 263
Wacek, Michael G., 83, 259, 261
Wade, Mark, 82
Waggoner, Leland T., 40
Waggoner, Richard M., 84
Wagley, Ronald F., 82
Wagner, Clifford, 81
Wagner, Tim, 140
Waiver-of-premium disability benefits, **21**, **47**
Waldeck, George P., Jr., 88
Waldie, Kandy, 71, 86, 88
Waldron, Neil, 87, 263
Walker, Jean H., 87
Walker, Kirt, 262
Wall, Edward, 82
Wall Street Journal, The, 19, 75, 93, 169, 218, 220
Wallace, James D., 83, 261
Wallace, William B., 40
Wallake, Randy F., 84
Wallis, David W., 79, 82
Walls, Kelly, 85
Walsh, Nicholas C., 82
Walter, John F., 234
Walters, John C., 83, 87, 261
Waltz, Brenda C., 88
Wamberg, Tom, 79
Ward, Edward W., III, 260
Warga, Thomas J., 88
Waring-Greer, Jana, 82, 260
Waring, Susan D., 85, 262
Warren, Robert, 261
Washington Dental Service, 127, 302
Washington National Ins. Co., 99, 127, 275, 302
Washington Post Co. v. New York Ins. Dept., 319
Watch lists, 109, 285
Watjen, Thomas R., 4, 13, 81, 86, 88, 259, 263, 264
Watson, Graham, 259
Watson, John C., III, 264
Watson, Mark E., III, 79, 257
Watson, Stephen, 326
Watts, John S., Jr., 81, 259
Watts, Robert H., 263
Waugh, Richard W., 88
Wauthier, Pierre C., 86, 263
Wawanesa General Ins. Co., 131, 307
Wawanesa Life Ins. Co., 127, 302
Way, Stephen L., 80, 83, 175, 258
WEA Ins. Corp., 127, 133, 302, 309
WEA Property & Casualty Ins. Co., 104, 280
Weale, John R., 258
Weary, John, 137
Weatherford, Catherine J., 152
Weaver, William S., 258
Webb, Cheryl L., 84, 262
Webb, John, 87, 263
Weber, Lisa M., 80, 84, 87, 258, 261, 264
Weeks, Christopher, 84
Weese, Samuel H., 37
Wehr, James D., 81, 84, 88, 259, 262, 264
Weill, Sanford I., 70, 79
Weinstein, Brett B., 268
Weir, Christopher, 268
Weiss, Judy E., 84, 87, 261, 264
Weiss Ratings, Inc., 156. *See also* TheStreet.com, Inc.
Welborn Clinic, 127, 133, 302, 309
Welch, John, 86
Welch, John F., 79, 83, 258
Welcom, John, 326
WellCare of Connecticut, Inc., 127, 133, 302, 309
WellCare of Florida, Inc., 32, 127, 133, 302, 309
WellCare Health Plans, Inc., 81, 259
WellCare of New York, Inc., 32, 127, 133, 302, 309
Wellmark Community Ins., Inc., 86, 127, 263, 302
Wellmark Health Plan of Iowa, Inc., 127, 302
Wellmark, Inc., 127, 302
Wellmark of South Dakota, Inc., 127, 302
Wellness Plan, 127, 133, 302, 309
WellPath Select, Inc., 127, 302
Wellpoint, Inc., 71, 81, 86, 88, 253, 259, 263
Wells Fargo Bank, N.A., 204
Wells, Michael A., 84, 261
Welnicki, Raymond, 263
Wenberg, William D., 260
Werfelman, William H., Jr., 215
Wertheim, Ram David, 80, 84, 261
Wesco-Financial Ins. Co., 102, 278
Wessely, Gary, 326
West American Ins. Co., 32
West Bend Mutual Ins. Co., 131, 278, 307
West Coast Life Ins. Co., 111, 127, 266, 287, 302
West, Thomas M., 83, 260
West Virginia Mutual Ins. Co., 280
Westchester Fire Ins. Co., 32, 102, 131, 278, 307
Westchester Religious Institute v. Kamerman et al., 27
Westchester Surplus Lines Ins. Co., 102
Westen, B. Curtis, 80, 258
Western American Life Ins. Co., 127, 133, 302, 309
Western Dental Services, Inc., 32, 127, 302
Western General Ins., Ltd., 162
Western Health Advantage, 127, 133, 302, 309
Western International University, Inc., 39
Western Life Assurance Co., 127, 302
Western National Mutual Ins. Co., 280
Western Reserve Life Assurance Co. of Ohio, 111, 127, 287, 302
Western-Southern Life Assurance Co., 32, 99, 111, 127, 275, 287, 302
Western & Southern Life Ins. Co., 32, 86, 99, 111, 127, 263, 275, 287, 302
Western Surety Co., 131, 307
Western United Life Assurance Co., 99, 127, 133, 302, 309
Western World Ins. Co., 131, 307
Western World Ins. Group, 86, 263
Westfield Group, 86, 263
Westfield Ins. Co., 102, 104, 131, 278, 280, 307
Westhead, Steven E., 84
Westport Ins. Corp., 32
Westport Life Ins. Co., 127, 302
Westward Life Ins. Co., 127, 133, 302, 309
Wey, Michael S., 262
Whaley, John L., Jr., 323
Whaley, Ruth M., 84, 261
Wheat, David A., 84, 261
Wheeler, Scott A., 82
Wheeler, William J., 80, 84, 87, 258, 261, 264
Whitburn, Gerald, 83
White Mountains Ins. Group, 81, 86, 259, 263
White, Richard, 263
White, Robert E., Jr., 258
Whitt, Richard R., III, 80, 258
Wichita National Life Ins. Co., 127, 302
Wichmann, David S., 81, 259
Wieler, Stephen E., 264
Wiggins, Jack, 263
Wijnberg, Sandra S., 258
Wilbros U.S.A., Inc., 66
Wilcox, Gregory G., 87
Wilhelm, Mark, 85, 262
Willamette Dental of Idaho, Inc., 32
Willamette Dental of Washington, Inc., 32
Willcox, Robin, 82
Willey, Frank P., 83
William Penn Association, 127, 302
William Penn Life Ins. Co. of New York, 111, 127, 287, 302
Williamson, Anthony, 261, 264
Williams, D. Richard, 83, 260

Copyright © 2008 Insurance Forum, Inc.

Williams, Glen, 83
Williams, Robert T., 81, 85, 262
Williams, Robin M., 84, 262
Williams, Ronald A., 71, 79, 82, 87, 253, 257, 260, 263
Willis Group Holdings, Ltd., 81, 203, 206, 259
Willis, Mark T., 82
Willkomm, Scott E., 81, 259
Willner, David S., 88
Willumstad, Robert B., 79
Wilmer Cutler Pickering Hale & Dorr, LLP, **170**
Wilsmann, Mark B., 264
Wilson Industries, Inc., 66
Wilson, Lance R., 82
Wilson, Michael, 263
Wilson Mutual Ins. Co., 104, 280
Wilson, Patricia W., 87, 263
Wilson, Peter W., 83, 260
Wilson, Teri, 326
Wilson, Thomas J., II, 79, 82, 257, 260
Wilson, W. Weldon, 85, 88, 262, 264
Wilson, Weldon, 83
Wilton Re US Group, 263
Wilton Reassurance Co., 127, 302
Wilton Reassurance Life Co. of New York, 302
Wimer, Charles H., 83, 261
Wingert, Kevin M., 82, 87
WINhealth Partners, 32, 127, 133, 302, 309
Winnfield Life Ins. Co., 302, 309
Winslow, Michael T., 81, 85, 259, 262
Winsor, Elizabeth, 87
Winter, Matthew E., 84, 87, 261, 264
Wintrob, Jay S., 79, 82, 254, 260
Wisconsin Physicians Service Ins. Corp., 302
Wisconsin Vision Service Plan, Inc., 32, 127, 302
Wise, Allen F., 258
Wittner, Howard A., 262
Wohlwend, Steve, 87, 263
Wold, Charles B., 261
Wolf, Dale B., 79, 83, 258
Wolf, James, 88
Wolfe, Richard Gary, 323
Wolff, Sherman M., 84, 261
Wolff, Thomas J., 40
Wolfson, Alice, 11
Wolin, Neal S., 80, 83, 258, 261
Woman's Life Ins. Society, 127, 302
Woodall, S. Roy, Jr., 92
Wooden, Douglas L., 83, 261
Woodmen of the World Life Ins. Society (NE), 99, 127, 275, 302
Woodring, A. Greig, 81, 84, 259, 261
Woods, David F., 69, 212
Woods, William, 268
Workers Compensation Fund (UT), 131, 307
Workers' compensation insurance, 148
Workers' compensation premium taxes, 44
Workman, Thomas E., 314
World Corp. Ins. Co., 127, 302
World Ins. Co., 127, 302
World Life Ins. Society, 86
Worley, Robert T., Jr., 55
Woudstra, F. Robert, 86, 263
Woys, James E., 80, 258
Wright, Elease E., 82, 87, 260, 263
Wright, Elizur, 53, 213
Wright, John R., 262
Wunderlich, John A., 261
Wurster, Donald F., 83
Wybenga, Hans, 87

X

XL Capital, Ltd., 81, 86, 259, 263
XL Life Ins. & Annuity Co., 32, 111, 127, 287, 302
XL Re Life America, Inc., 302
XL Reinsurance America, Inc., 32, 102, 131, 278, 307

Y

Yamini, Mehdi, 88
Yancey, Delos H., III, 85, 262
Yaruss, Howard S., 81, 85, 262
Yeager, Rande K., 80, 84
Yeshiva University, 201
Young, Aaron W., 83
Young America Ins. Co., 102
Young, Brian D., 83, 261
Young, Bruce A., 88
Young, Dona D., 69, 81, 84, 88, 259, 262, 264
Young, Hannah S., 83
Young, Melville J., 84, 261
Young, Patrick, 87
Young, Robert J., Jr., 82
Young, Thomas, 87
Youngman, William, 220

Z

Zais, Bernard H., 40
Zale Life Ins. Co., 127, 302
Zaleski, Ronald J., 81, 85, 259, 262
Zarelli, Michael R., 88
Zawalich, Richard C., 263
Zax, Stanley R., 81, 259, 263
Zenith Ins. Co., 102, 131, 278, 307
Zenith National Ins. Corp., 81, 259
Zenith National Ins. Group, 263
Zesbaugh, Mark Allen, 82, 260
Ziegler, Douglas F., 258
Zielinski, Thomas G., 85
Zilinski, James W., 83, 87
Zimmerman, Charles J., 37, 40
Zimpleman, Larry D., 81, 85, 88, 259, 262, 264
Zippel, George R., 69, 80, 83, 87, 258, 261
Zlatkus, Lizabeth H., 83, 87, 261
Znamierowski, David M., 83
ZNAT Ins. Co., 102
Zodtner, Steven R., 83, 260
Zore, Edward J., 69, 84, 88, 144, 214, 262, 264
Zoretic, Richard C., 257
Zubretsky, Joseph M., 81, 86, 88, 259, 263, 264
Zucaro, Aldo C., 80, 84, 259
Zucker, Mark S., 84, 258, 261
Zuckerberg, Kenneth, 159
Zuk, Donald J., 81, 82, 259
Zuraitis, Marita, 80, 83, 258
Zurich American Ins. Co., 102, 104, 131, 278, 280, 307
Zurich Financial Services Group, 203, 222
Zurich Holding Co. of America, Inc., 206
Zurich Ins. Group, 86, 88, 206, 263, 264
Zurich Reinsurance (North America), Inc., 222
Zwiener, David K., 80, 83, 258, 261
Zyskind, Barry D., 257

THE AUTHOR

Joseph M. Belth, Ph.D., is professor emeritus of insurance in the Kelley School of Business at Indiana University (Bloomington), the author of *Life Insurance: A Consumer's Handbook*, and a past president of the American Risk and Insurance Association. He has received numerous awards for his writings, including an Elizur Wright award for "outstanding original contribution to the literature of insurance," a prestigious George Polk award for *The Insurance Forum*, and a Huebner Gold Medal "in recognition of distinguished service to education and professionalism." He has been profiled in *The Wall Street Journal*, *Barron's*, and *The New York Times*.

Copyright © 2008 Insurance Forum, Inc.